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all **VOLUNTEER**

The Army's recruiting and retention professional magazine since 1919

OCTOBER, 1981

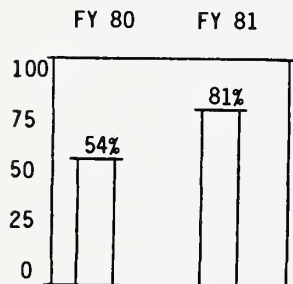


Ownership

Commander's Notes

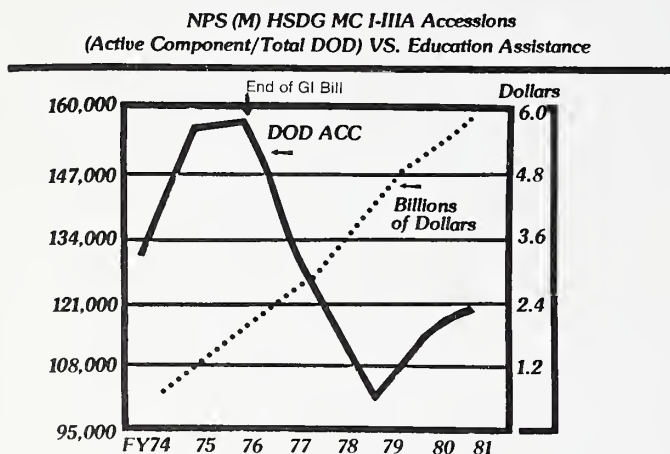
Fiscal Year 81 is over. Congratulations! Let me show you what we did in high school graduate enlistments.

HSDG Male and Female (percentage of total NPS enlistments)



The total number of HSDG enlistments jumped from 86,000 in FY 80 to 95,000 in FY 81, an increase of 26 percent. A tremendous shift into this vital market!

We are challenged to concentrate on HSDG I-III A enlistments in FY 82. There is a relationship of educational entitlements and HSDG I-III A recruiting. Look at this historical pattern.



Follow the solid line. The GI Bill ended in FY 76 and the number of HSDG I-III A entering Department of Defense fell dramatically. Now look at the dotted line. As the GI Bill ended, federal assistance for education went up.

This clearly shows the power of education assistance programs on HSDG I-III A recruiting. In FY 82, you will have a super educational assistance program nationwide -- Ultra-VEAP. It is designed specifically to attract bright prospects who have plans to go to college but for whom college costs impose a significant burden.



This issue contains an article explaining Ultra-VEAP and how it is calculated. There is a television tape and a programmed text for your use. Read the article, work the programmed text, view the television tape. . . . learn and use Ultra-VEAP. The Option Display Sheet has been revised to reflect Ultra-VEAP, and should be used not only for the applicant but for the influencers of our critical market. . . . parents and teachers. It gets the message across in a straightforward, concise manner.

In reviewing this program I want you to keep in mind the bright college-bound HSDG does not automatically consider Army service. When they hear our Ultra-VEAP offer, they become seriously interested because money from federal education loans and grants is being reduced.

These college bound leads would consider a two year break in their plans to pay for part of their education. They would not consider four years, because that is too long a break from their plans.

Most parents are concerned that sending their children to college will impose severe financial strains. They have a powerful incentive to listen to the Army education offer and have definite influence over their children. These influencers will listen to the Ultra-VEAP offer and normally prefer the shorter two year break for their children.

I expect all of you to understand and use the Ultra-VEAP offer. The Army needs these bright soldiers and expects you to recruit them. Remember — THE ARMY STARTS WITH YOU!

HOWARD G. CROWELL, JR.
Major General, USA
Commanding

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FLARE

all VOLUNTEER

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The Army's recruiting and retention professional magazine since 1919

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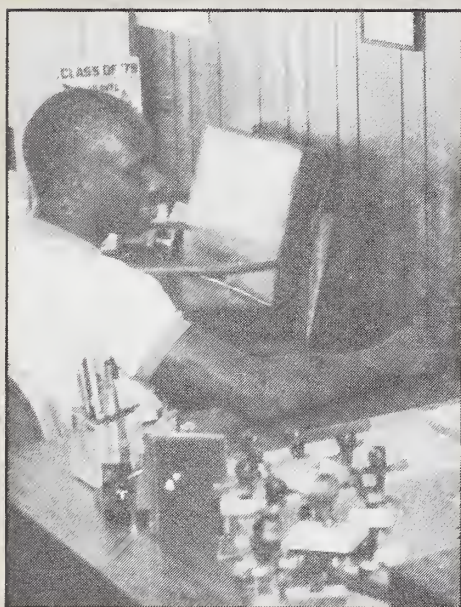
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The concept of "ownership" is portrayed by the recruit on our cover while Career Management Field 63 (Mechanical Maintenance) is illustrated on the back. Both photos are by N.W. Ayer.



Ownership...now it has a name



DEPs often come into SFC Taite's office for advice, or just to sit and chat. In this case Anthony Isaac drops in for a visit.

**Story and photos
by Steven Otten
Jacksonville DRC**

Recently there has been increased emphasis on the idea of "ownership". In the past few months it has been stressed that it is important for recruiters to feel responsible for the success of the person they put in the Army. One recruiter has been successfully practicing his own brand of "ownership" for two and one-half years.

Sergeant First Class Norvel Taite of the Quincy FL recruiting station, Jacksonville DRC, hasn't called it ownership until recently, but his genuine interest in the welfare of the men and women he recruits meets the criteria.

When Taite meets a possible applicant who has in some way expressed an interest in information about the Army, he gears his whole recruiting approach to the needs of that individual. The first technique he uses is to ask a potential enlistee what he wants out of life. The answer to that question helps him determine what the Army has to offer. Taite perceives the Army as an excellent way for a young person to advance and he effectively gets his message across. In addition, he meets with the prospect's parents to involve them in the process.

The next part of Taite's "ownership" program is testing. He attempts to familiarize his prospects with the ASVAB test they will take in order to reduce their anxieties. Taite tries to ensure that the results of the test reflect the true abilities of the applicants and that no one will fail the test due to nerves. It can be a trying time. He often has to drive 150 miles to deliver prospects to the MET site and take them home again.

When the test scores come in, he explains the results to all those who took the test on an individual basis. If

a person has passed, he will explain all options available before forwarding to the AFEES. He makes absolutely certain that these young people understand completely what will happen at the AFEES so that they will enter the Army "knowledgeable and prepared for success." If they have questions when they are going through processing, Taite expects them to call, and they do. It is a measure of the trust they have in him that they consider him the final authority. This "no surprises" approach helps to produce a satisfied soldier; satisfied that he has not been cheated or pressured into something he will regret later.

Taite is not satisfied with just putting people in the Army. The 48 people in his current DEP take up much of his time. He talks to each of them at least once a month and frequently briefs them on Army programs and procedures. He encourages them to prepare for basic training by keeping physically fit. He will often suggest a regiment of exercise for the DEP to follow. In addition, he emphasizes the importance of maintaining high moral standards.

In order to help the DEP avoid problems, he will attempt to find them a job or even help out in the office. In a one man station there is always something to do. One measure of his success is the fact that Taite has never lost a person from the DEP, a significant achievement considering the large number of people he deals with.

Just before the enlistee reports for basic training, Taite again briefs him on what to expect, and how to cope with the transition. His advice consists of three rules: Keep your mouth shut, do what you're told, and prepare your mind for this new experience. The first two rules are easily understood, but the third rule is what helps make

his volunteers successful. In essence, he tells young soldiers to expect the worst. If their minds can accept being picked for every detail or unpleasant task, when it does happen they're prepared and if they are not chosen, they feel they've "gotten over." This mental approach makes it much easier to survive and often excel. In addition, he tells them to pick out someone they feel they can out-perform and concentrate on doing better than that person. Before they know it, the cycle is over and they have successfully completed it.

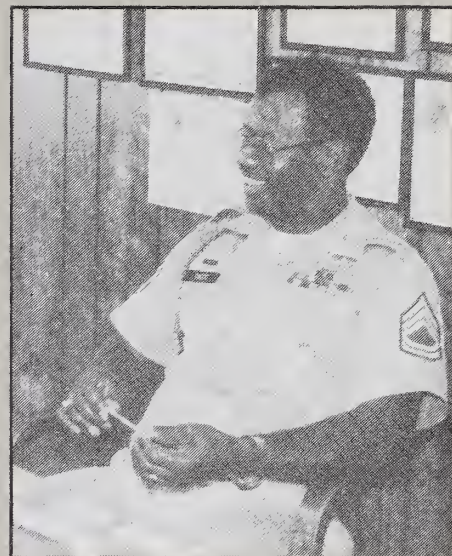
Unfortunately, even the best prepared enlistee may have problems and Taite has established a policy to attempt to ease these difficulties. All of the people he recruits into the Army write to him from basic training and include a photograph taken of them in uniform. Taite posts these on the "basic board" in his office where they serve two purposes. First, knowing their pictures are prominently displayed helps to foster in each a sense of pride and determination, important factors in being successful during basic training. Second, when prospective recruits enter Taite's office and see the photos of their friends, it strengthens their desire to equal the accomplishments of their friends and contemporaries. "Almost all of them see somebody on the board they think they can do better than," says Taite. "They feel 'If he can do it, so can I.'"

In addition, Taite often gets calls from trainees who are experiencing difficulties and he is called upon to give a little "pep talk". In essence, Taite tells them that if he recruited them in, they must be good soldiers. This is what is called the recruiter's "stamp of approval". His confidence helps to buoy them through trying times, and his respect for them helps

them. They do not want to disappoint him. What is even more important is keeping lines of communication open long after basic training. Taite has received calls from all over the United States. Taite welcomes these calls though his wife, Kyong Ae, is sometimes less than enchanted about their timing. Of course, not all of his recruits communicate by telephone. Last Christmas, Taite's office was the site of a small convention. Fifty of the soldiers he had put in the Army were home on leave, and what better place to gather than at the recruiting station? How many recruiters can boast of that kind of popularity with soldiers they have recruited.

Another aspect of Taite's "ownership" program manifests itself when young soldiers are assigned to their first permanent duty station. Prior to reporting for duty, Taite will have married soldiers bring their spouses in for some friendly advice and counseling. He tells spouses what to expect from being married to someone in the Army. He stresses the importance of patience, understanding, and support. Having served seven years on alert status with the 82nd Airborne Division at Ft. Bragg, Taite understands the strains Army life can put on marriage, and attempts to help young married couples adjust to the new experiences and occasional hardships that come with Army life.

In addition to everything else, he is a favored speaker at community action functions, school assemblies, and meetings of veterans groups. Now if all this sounds like a great deal of work, it is. The demands on Taite's time are tremendous, but he feels it is time well spent. "I'm mission oriented," Taite continued. "I always give 110 percent because it takes hard work to be successful."



Sergeant First Class Taite explains the Army's benefits.

Since becoming a recruiter in September 1978, Taite's "ownership" program has consistently proven to be very successful. He has been awarded the Recruiter Ring, a Certificate of Achievement from the Chief of Staff, and two Command Sergeant Major Certificates. He has been honored as DRC Recruiter of the Quarter and DRC Station of the Quarter. He has attained membership in the Commanding General's 100 Club (200 percent production from 1 Apr 79 to 30 Sep 79) and the Commanding General's 100 Club for 2nd Quarter, FY 81.

Taite's production numbers are also very impressive. He is operating at nearly 200 percent for the year. Just as impressive is the fact that he has accounted for 67 percent of the total DOD take for FY 81 within his recruiting station's area of responsibility.

The figures speak for themselves. Regardless of what it's called, the basic concepts of ownership work — for the enlistee, the Army, and recruiters like SFC Norvel Taite.

The Army Scholarship Program

by Donna Green
USAREC-RO, Education Programs

Effective 1 October 1981, the Army-unique Ultra VEAP scholarship program will be available nationwide without variation as follows: \$15,200 for a 2-year enlistment; \$20,100 for a 3-year or a 4-year enlistment.

Ultra VEAP focuses on the common need of the Army and the individual — education. The Army needs sharp young people who are most interested in continuing their education. And the majority of the individuals in our critical market reflect their key attitudes and values in their expressed determination to continue their education.

Based on participation in the basic VEAP, Ultra VEAP is the qualified individual's opportunity to build an educational fund that can be tailored to effectively reach into the near future and beyond: up to \$15,200 in just 2 years, and up to \$20,100 in 3 or 4 years. Ultra VEAP is our opportunity to attract, talk to, and place under contract those high school diploma graduates and seniors who are identified in mental categories I to IIIA.

Ultra VEAP can be a tremendous recruiting tool, with a commitment to in-depth understanding of the overall program. Because the complexities of the program are recognized, the VEAP programmed textbook for recruiters has been revised as of 28 August 1981 and distributed command-wide for careful independent study and future reference. The diagnostic test questions that will continue to appear in all *VOLUNTEER* will be based on the practical exercises in the programmed textbook.

The program summaries with questions and answers that follow will bear some resemblance to the VEAP update in all *VOLUNTEER*, March

1980. These, however, reflect ultra VEAP and are provided for use in presenting this Army-unique offer to our critical market. The Option Display Sheet has also been revised to reflect the command-wide ultra VEAP package, to make the dollars count where the interest is high.

The Basic VEAP

VEAP is an amendment to the Veterans Education and Assistance Act of 1976 which discontinued the "old" GI Bill education benefits. The basic VEAP is available to all Armed Forces personnel, both officer and enlisted, who entered active duty after 1 January 1977 and who are not eligible for the "old" GI Bill education benefits.

Quite simply, VEAP is a saving plan for continuing education. A soldier who chooses to participate in the basic VEAP will contribute from \$25 to \$100 of each month's pay. In return, the government will match each dollar at a ratio of two-for-one. The personal investment is limited to \$2,700. Thus, combined with the government's matching funds, the basic VEAP fund can amount to as much as \$8,100.

Ultra VEAP

The Secretary of Defense is currently authorized to make contributions to servicemember's educational fund as an incentive to enter or remain on active duty. Based on this authority, the Army offers an addition to the basic VEAP. Ultra VEAP. This unique Army offer is available only to non-prior service high school diploma graduates who attain an AFQT score of 50 or higher and who enlist for a specified critical skill. Because Congress intended VEAP to be a contributory program, ultra VEAP is earned through participation in the basic VEAP with a minimum of 12 months of participation required.

The qualified individual who chooses

to participate in the basic VEAP will be awarded the ultra VEAP incentive of \$8,000 for a 2-year enlistment; \$12,000 for a 3-year or 4-year enlistment. The award is earned in increments of \$4,400 or \$4,800 respectively upon completion of 12 consecutive months of participation in the basic VEAP. Three hundred dollars will be credited for each month of additional participation until the authorized maximum award is reached. The obligated tour of enlistment must be completed before the maximum award is credited to the individual's VEAP fund.

VEAP and Ultra VEAP questions and answers.

1. Question: Do my VEAP contributions accumulate interest?

Answer: No. But if you use your VEAP fund for your continuing education — as it is intended — your return will be 200 percent. If you discontinue the program and do not use the funds for your continuing education, only the money that you contribute will be returned to you; it will be returned without interest.

note: If the soldier dies, the personal contribution without interest will be returned to the soldier's beneficiaries or estate.

2. Question: Will the money for my VEAP fund be deposited in my own personal bank account?

Answer: No. The funds will be held by the government.

3. Question: Will I receive monthly "allowances" or will the VEAP money be paid directly to the school?

Answer: Monthly "allowance" will be paid directly to you when you are enrolled in a school program which has been approved for payment of VA benefits. Your total dollar entitlement will be divided

by the number of months that you participated in VEAP (or 36, whichever is less) to determine the monthly rate at which you will be paid for full-time enrollment. For example, if you contributed \$100 for 27 months and completed a 3-year term of enlistment, your total entitlement will be computed as follows:

\$ 2,700 — your contribution
 5,400 — government's 2 for 1 matching funds
 12,000 — ultra VEAP award
 \$ 20,100 — total VEAP entitlement

Your full-time monthly rate will be computed as follows:

\$ 20,100 — total VEAP entitlement
 27 — number of months you participated
 \$744.44 — full-time monthly "allowance" paid directly to you.

4. Question: Can I receive VEAP benefits if I only attend school on a part-time basis?

Answer: Yes. Your monthly allowance will be computed the same as for full-time attendance and allotted proportionately. For example, based on the computation in #3, your rate for ½-time enrollment would be \$372.22; for ¼-time enrollment, \$186.10.

5. Question: Are the monthly VEAP payments subject to taxation?

Answer: No. The VEAP benefits are considered "nontaxable" income. However, your monthly personal contributions are taxed prior to payroll deduction.

6. Question: Is the use of VEAP benefits limited to college and university programs?

Answer: No. Although the program must be approved for payment of VA benefits, VEAP funds may be used for any continuing education program — remedial, high school completion, vocational or technical training, college or university.

7. Question: If VEAP is a post-service program, does that mean that I will forfeit the benefits if I re-

enlist?

Answer: Absolutely not. VEAP benefits can be used by the active duty soldier anytime after the "initial obligated tour" or six years of service, whichever is sooner.

8. Question: If the basic VEAP is discontinued, what happens to my fund? Will I lose the ultra VEAP award?

Answer: Your VEAP fund will not be affected. You will not lose the ultra VEAP award. You may continue to contribute until you reach the maximum personal investment. You have 10 years after separation from service to use your VEAP benefits.

9. Question: Why is my personal investment limited to \$2,700?

Answer: That's the way the law reads. Congress designed the basic program to allow a maximum fund of \$8,100, plus ultra VEAP for those who qualify.

10. Question: When can I enroll in VEAP?

Answer: Your first opportunity to enroll will be given to you at the reception station. VEAP enrollment cannot be accomplished at the AFEES. For the VEAP award,

VEAP enrollment must be made during the first enlistment.

11. Question: May I combine my VEAP benefits with a civilian scholarship or "home state" benefits such as the Illinois Veterans Scholarship?

Answer: Yes. Entitlement for your VEAP benefits is based only on your participation in the basic VEAP and subsequent enrollment in a program approved for payment of VA benefits. If you also receive a civilian scholarship or "home state" benefits, that's great. You get your VEAP money, too.

12. How do I apply for my VEAP benefits?

Answer: You must complete and file a VA Form 22-8821, Application for Education Assistance.

Active duty soldiers: Contact your Education Services Officer or a counselor at your installation's Army Education Center.

Veterans: A copy of your DD Form 214, Report of Separation from Active Duty, must be attached to your application. Contact your local or regional VA office.



ULTRA VEAP ELIGIBILITY CRITERIA EFFECTIVE 1 OCTOBER 1981

1. Non-prior service (NPS).

2. High school diploma graduate (HSDG).

3. AFQT score of 50 or greater (MC I-III A).

4. Active Army enlistment only.

5. Basic VEAP participation.

6. Enlistment in one of the MOS listed below:

03C	13R	*35G	72G
05B	15D	36K	75B
05C	15E	42D	76C
*05D	15J	45K	76Y
*05G	16B	45N	82B
*05H	16C	54C	82C
*05K	*16D	*54E	82D
11X Infantry	16E	*55B	91E
12B	16H	55G	93H
12C	16R	63B	94B
12E	17C	64C	95B
13B	19A1-19A4 Armor	71D	*96C
13C	19D	71L	**98C
13E	21G	71R	*98G
13F	31M	72E	98J

*Not offered for 2-year option with ULTRA VEAP.

**Not offered for 2-year option if language required.

"Keep your DEPs involved"

*Story and photos by Berna Facio
Albuquerque DRC*

Station commander SFC Fred Garcia and his team at Albuquerque's east recruiting station are firm believers in keeping their DEPs regularly involved in recruiting and community activities. Their basic policy has paid off both in numbers of enlistments and good public relations.

Sergeants First Class Garcia, Bill Ward, Clint Jordan, and newcomer SSG Sandra Lyday have the top DEP program in the Albuquerque DRC. At graduation time they had 38 enthusiastic soldiers, most of them products of the snow-balling referral program.

"Once you enlist them in the Delayed Entry Program, you have to give them a sense of ownership and responsibility for the Army mission," says Garcia.

They make sure the new privates understand the referral program and how they can earn promotion. When the program is explained to the parents, cooperation and participation improve.

Parents, teachers and friends are invited to awards presentations or promotion ceremonies. Parents pin the prized E-2 stripes on the DEPs' incentive awards jacket.

From the time they enlist in the delayed entry program, all members are addressed as privates and start using the rank when they answer the station phones. All are given voluntary drill, basic military subjects and physical training orientation to prepare them for basic training and to build unity. Physical training is given at a public park to attract attention and questions from other young people and provide valuable exposure.

Garcia says they always involve their DEPs when they conduct appointments at schools and especially at TAIR events. DEPs bring friends



Small things like having your DEPs fill your take one racks may seem insignificant to you but it's one of the many ways to keep them involved and aware of the Army mission.

with them to TAIR events including some extra performances held at the recruiting station by appropriate groups such as military police dog handlers and drill team clinics for ROTC groups.

An example of keeping in contact with DEPs is the "Seventh Annual Great Race Down the Rio Grande" held in late May. Garcia, Jordan, Ward and three privates paddled, and sometimes carried, a seven-man raft for 6.2 miles down the muddy Rio Grande that ranges from inches to feet in depth. Two other DEPs were the "shore crew" who followed along the bank in a pickup for safety purposes and retrieval of the soggy crew. The DEP/recruiter crew came in tired, wet, muddy, happy and in sixth place.

On a more serious tone, when an enlistee is having academic difficulty, the recruiters have even tutored them to bring up grades in basic subjects. Tutoring is more than preventing a DEP loss. What's really involved is making sure the young person gets that high school diploma. "This takes a little extra interest and effort. It's just a matter of showing your DEP that you really care about him as a person," says Jordan. "Everyone needs a big brother and some strong encouragement once in a while." Jordan knows how to use persuasion with people, having served both as a military policeman and a California highway patrolman.

DEPs help in refining the lead referral list. They usually know who is planning to go to college, who has medical problems, moral problems, etc. They make calls to their friends and other people they know on the list.

"When we need to be out of the office," said Ward, "Our volunteer privates answer the telephone and

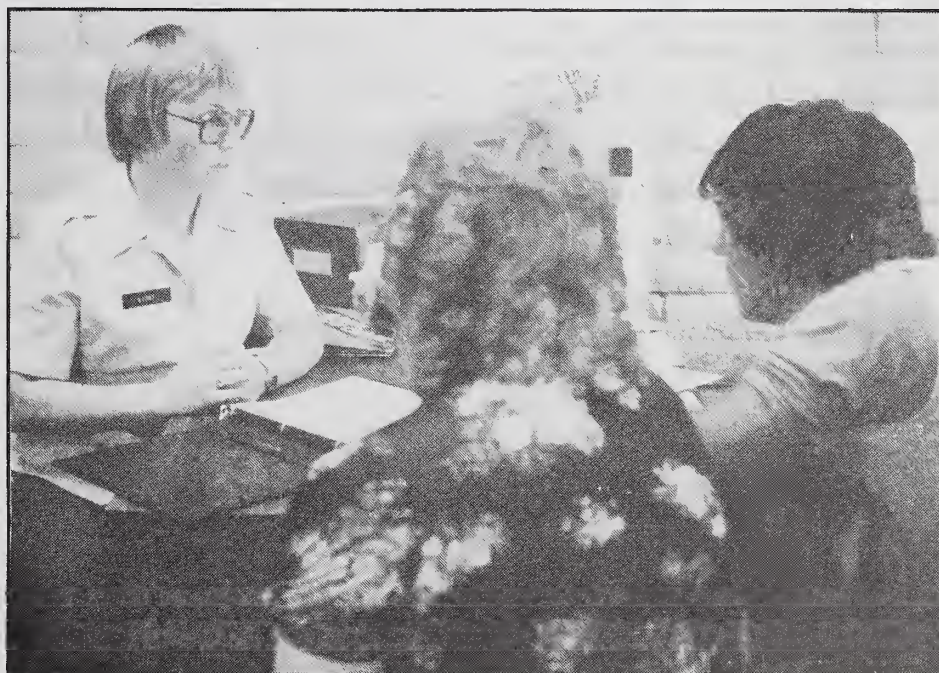
talk to potential applicants.

The East station team maintains contact with all enlistees during basic and AIT. They give them a complete briefing before they go on active duty and are told to call if they have any major problems. "We make sure they understand they are not to make 'sympathy or homesick' calls," says Jordan. "Our orientation takes care of that. They know there will be rough spots and a few adjustment problems."

They have received five calls for recruit counseling this year, all successful. They also get "alumni" letters from Europe, Ft. Campbell, Ft. Jackson, and other places letting them know how they like the Army. If appropriate, all letters are answered.

When they come home on leave, nearly all visit the recruiting station and recruiters involve them in special programs such as color guards at high school ROTC activities that provide chances to talk "Army" to students.


Staff Sergeant Lyday tells it like it is.



Some even give blocks of instruction at their former ROTC units. One soldier gave instruction on the M-16 - assembly, disassembly and safety. He was monitored by a recruiter and the ROTC instructor.

A bulletin board is maintained at the recruiting station where they have pictures of DEPs and enlistees and stories about awards received, where they are stationed, etc.

Recognition works both ways. One of Garcia's DEPs, a Manzano High School journalism student, wrote a feature story on Garcia published in the high school newspaper. Garcia feels he is also the only USAREC recruiter who is an honorary Navy Junior ROTC cadet. He received the unique honor from the Manzano Navy ROTC unit.

Ownership provides the east Albuquerque recruiting station with the number of leads necessary to be a top notch station. 

REACT system processes

*Story and Photos
by John Dienhart
USAREC A&SP*

The Army's rapid electronic advertising coupon transmission or REACT system is one of the best lead transmission systems ever used in the selling field. That's what knowledgeable people in the civilian industry say.

REACT's success is not accidental.

When the lead and management cards arrive at the recruiting station, they have been through computer and manual processing. The cards have survived not only computer screens but stiff competition in a market cluttered with commercial and military solicitation.

Increased college enrollment solicitation, military recruiting, record club

mail, exercise devices and athletic specialty camps are all vying for attention and response from USAREC's target audience.

In addition to print, radio and television ads, high school students are besieged by possibly 40 pieces of mail in their senior year.

Direct mail has been the single most important and effective lead generator for the military. Direct mailers increase their yield through continuous, systematic testing of appeals, formats and premium offers. The Army is no exception and the intensified program of testing begun in 1978 has paid off in a big way.

REACT lead contact will increase traffic in the recruiting station. The usefulness of contact leads is well established by organizations that use direct sales representatives.

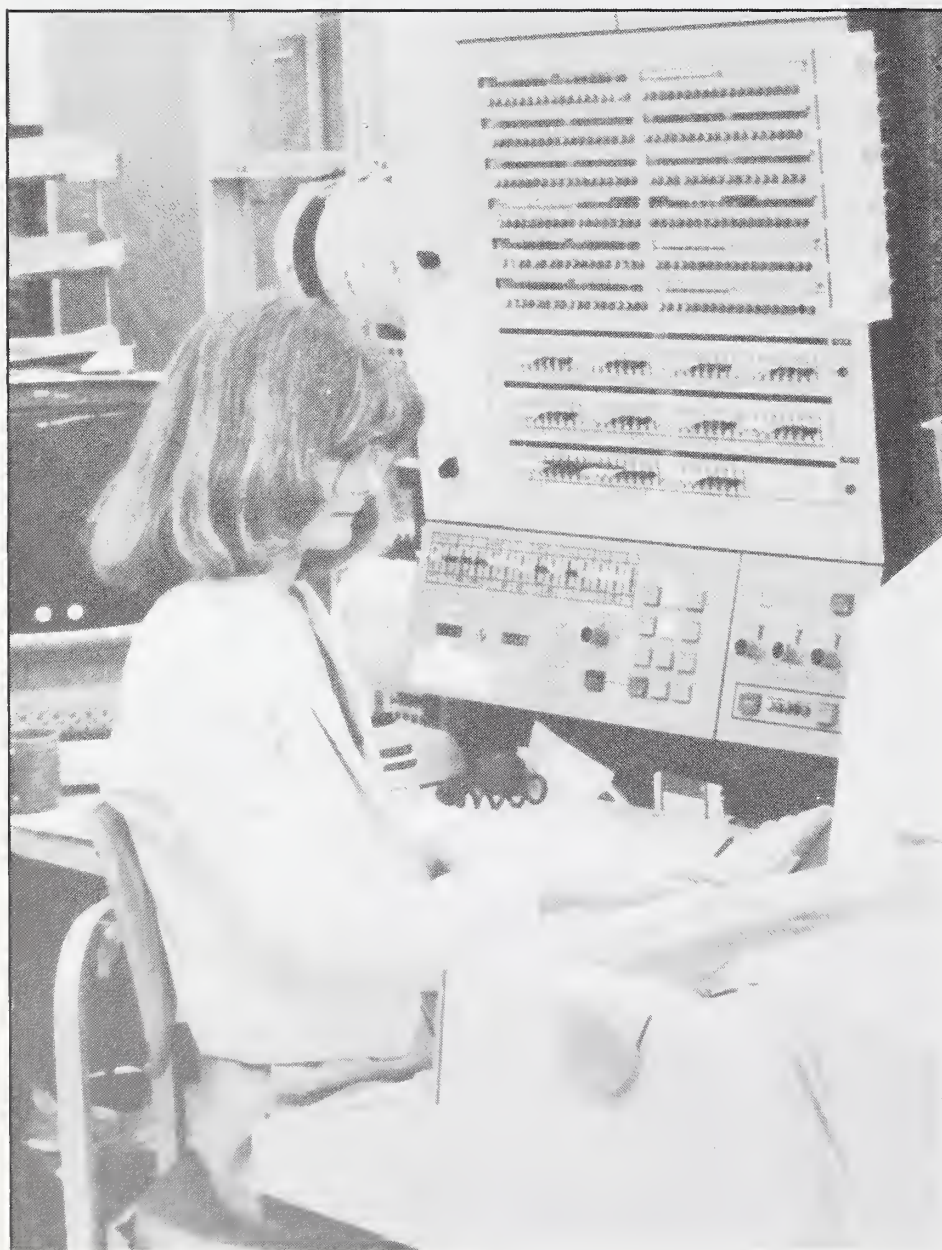
These organizations are not dependent on pre-selling done by television or radio commercials or magazines. The main value of lead response is that the salesman has a name, address and possibly a phone number of a person who appears to be a qualified prospect. The REACT prospect's degree of interest may be slight, but at least he is curious and wants to learn more.

In nose-to-nose confrontations, a sale is always resolved. Either the prospect tells the salesman he doesn't want the product or service or he agrees he does want the product or service.

An experienced direct salesman knows that no advertisement or direct mail letter can make the sale. A good direct sales representative wants only to have the opportunity to talk with the person and explain the benefits. The successful sales representative foresees the negatives and concerns that will be brought up by the prospect and is prepared to overcome the objections.

It is most unlikely that a direct mail letter, television commercial or maga-

The manual sorting of some cards screens out almost all non-interested.



leads efficiently

zine ad is going to cause the prospect to march into the station and ask when the next bus leaves for the AFEES. In most cases, very little is pre-sold and the recruiter does the selling.

Any experienced commercial direct selling manager will have the same quotient for individual success numbers. The number of sales are based on the number of well executed presentations to eligible prospects who are classified as 'bona fide.'

'Bona fide' is an important term. In commercial terms, it means someone who can pay their bills. Direct salesmen who sell big ticket items must qualify the prospect's credit status to make the sale bona fide.

The recruiter has somewhat the same problem. He must determine if the prospect is emotionally and intellectually bona fide. It is possible for USAREC's lead devices to determine

only the name, address, age and education level of the prospect. Therefore, a major element in the success of the recruiting mission is the recruiter's ability to analyze the emotional and intellectual capabilities of the prospect for military service.

Some major commercial direct selling firms have 10- to 50,000 sales representatives who create their own leads through friends, relatives, business relationships and door-to-door solicitation. Some direct selling organizations ease the cost of their occasional advertising by selling the leads to salesmen. However, because of USAREC's mission goals in a highly competitive market, we are an oddity in the direct selling field because of our extensive use of advertising to supplement the recruiter's personal contacts.

The USAREC target market is a particular age segment. A unique pro-

gram of selective advertising and direct mail solicitation was devised to obtain qualified leads from this target audience. The objective was to provide recruiters with the maximum amount of eligible prospects with minimal time loss caused by bogus, under age or over age prospects.

Because of the specific age segmentation, we select radio and television time slots in adjacency to programs such as sports events that appeal to our specific age market.

The most positive focusing occurs with our direct mail to seniors, "On Your Own" and "Sourcebook." Also high school and college newspaper inserts, mail to high school juniors and our recent mail thrust into the 18-25 year old work force market have been very productive.

Again the numbers become important. The number of enlistments is in direct relationship to the number of well executed presentations. At present, print, radio, television and direct mail are now delivering a volume of forwardable leads that expand the recruiters' contact profile, and face-to-face contact means more enlistments.

In marketing terms, there is a collective effect taking place. Some high school seniors may be aware of what they saw on television but they didn't dial the toll free number. They may have read the print ads but failed to complete and mail the card. However when they receive the direct mail offering a premium, they are motivated enough to find a pen and mail the card.

This collective effect of radio, television, print ads and direct mail combines to inspire curiosity and an age-qualified lead is forthcoming. This could also occur in reverse. The person could first be exposed to direct mail, radio, an advertisement and then the commercial before calling the number to see if he can 'be all he can be'.

A worker stuffs envelopes with Army sweatbands to be mailed to high school students.



REACT system processes leads efficiently

The rapid movement of thousands of leads, with information to the prospect and the simultaneous forwarding of lead management cards to recruiters is a massive effort.

The objective of this system is to furnish the recruiter with leads that require a minimum of time for contact. Time wasted on unqualified, over age, under age or bogus prospects could

create a serious recruiter time loss problem when dealing with 750,000 leads.

As recruiters know, the system is not infallible and a small percentage of improper names gets through our elaborate defense system. A key point of the defense is the telephone prequalification which determines the priority and suspense of each lead:

- a. A telephonically prequalified high school senior (HSSR) or high school diploma graduate (HSDG) or a prequalified prior service member (PS) who the telephone operator personally spoke with and verified data has an "A" priority and a 30 day suspense.
- b. A reported HSSR, HSDG or PS who the operator was unable to contact personally, but talked with a family member who verified the data submitted has a "B" priority and a 45 day suspense.
- c. Response information that would indicate the inquirer is a HSSR, HSDG or PS, but no telephone number provided, telephone working or otherwise unable to contact anyone at the given number in three attempts over a 24 hour period, has a "C" priority with a 60 day suspense.
- d. Telephonically prequalified non HSSRs or non-HSDGs are classified "D" and have a 60 day suspense.
- e. All non-HSSRs, non-HSDGs who cannot be telephonically prequalified are forwarded as informational leads only.

The computer also screens out underaged respondents, those 16 years old are suspended until their 17th birthday. At that time, the computer puts the individual back in the system for telephonic prequalification.

The increase in the number of forwardable leads (44,000 in 1977 and 750,000 in 1981) plus the telephone qualification gives recruiters a good opportunity to make contacts which can result in many enlistments. **T**

Using the computers to pinpoint the market keeps REACT center personnel busy.



Taking care of its own

by **Claudia Beach**
PAO
416th Engineers

"The Army takes care of its own." That's a statement often heard but not always evident. The 416th Engineer Command (USAR) put it into action when staff members visited Ft. Leonard Wood recently to talk to new members of the command undergoing Basic and Advanced Individual Training there.

The idea for the visit originated with MAJ Henry Norring, Strength Maintenance officer for the command.

"We were losing too many Reservists in basic and advanced training through the trainee discharge program. Many have no contact with their Reserve unit before they ship for training. Therefore they've developed no sense of identity with the unit and are unprepared for basic and advanced training," Norring stated.

"By visiting them while they are in training, it shows that we are aware they're there. We're not waiting for them to return to the unit before they find out what we're all about.

"We also give them the chance to air any personal problems they may have encountered and we follow up on those problems for them," he continued. "I think this may go a long way toward curbing the loss of first-termers in the training as well as further down the line, around ETS time."

Colonel Daniel W. Caprio, Inspector General, SGM Frank Pokornik, Plans and Operations, and three members of the Strength Maintenance Office, MAJ Thomas Binek, SFC Lance Wittkopp and SSG Loreda Petersen joined SGT Thomas Dean, 471st Engineer Company, at Leonard Wood.

Seventy-eight reservists filed into the classroom to become acquainted with their parent unit. They received packets containing information about the units and two subdued patches for their fatigues. The patches and Caprio's warm manner of speaking during his opening remarks created a sense of camaraderie among the soldiers.

Then followed a short slide briefing outlining the mission of the 416th Engineers by Pokornik and a look at the drill-to-drill life of a Reservist so the soldiers would know what to expect when they returned to their separate units.

Wittkopp wrapped up the program by summarizing Reserve benefits and entitlements and then opened up the floor for questions and personal problems.

Amazingly the questions were few; a couple of pay problems arose and some complaints from some soldiers who had been sent to training not of their choice. Most were answered on the spot. Those that couldn't be solved

were noted, for follow-up the next day.

Before leaving, a few soldiers were able to talk to Petersen, Dean and Pokornik and expressed their appreciation for the program. "I really got a sense of belonging to the unit this way," commented PVT Charles Ream.

Private Rick Clayton echoed Ream's remark and added "I hadn't been to my unit yet so I didn't know what to expect when I got back. Now I know."

Clayton and Ream are in the same company, training as Combat Engineers.

The staff members felt the effort was an unqualified success. "It's worthwhile to the trainees to make them feel like part of the unit. They're being trained as soldiers right now and it's a good time to contact them. It ought to be done on a regular basis," Caprio remarked.

Wittkopp, who helped with the planning of the visit, felt a great sense of accomplishment. "One guy just made my day," he explained. "He opened up his packet and exclaimed Wow, my patches. That made the trip worthwhile."

In previous years Reserve and National Guard troops were not allowed to wear unit patches while undergoing initial training. Now, however, it is encouraged at Ft. Leonard Wood by the majority of drill sergeants and other cadre. Only in a few instances were there complaints and the practice was discouraged.

Plans are now being made for semi-annual or quarterly visits depending on how rapid the turnover of personnel is. Ft. Leonard Wood will not be the only post visited. The command also includes troops that are sent to training at Ft. Dix and Ft. Jackson.

"We are recommending the visit last for two days the next time," said Petersen. "We were on such a tight schedule that if anything had come up it would have thrown everything else out of kilter. Rather than have the presentation after the installation tour, it might be better to have it before. That way those who miss it may hear by word-of-mouth that it is worthwhile to attend. We'll reach more that way.

"We've also recommended there be refreshments. After all, we are taking valuable time away from them. They still have details and personal work to do when they go back. It's been six years since my basic training, but I remember there was always so much to do and never enough time to do it," she added, smiling.

Whether the visit will have any definite effect on the rate of TDP losses in the near future, or reenlistments in the distant future, is something that cannot be assessed at this time. Follow-up studies on those individuals who attend this and future visits have been suggested.

"We have great hopes this will be a useful retention tool," said Binek "and retention is one of the Army's primary missions."

A day in the life . . .

by William Pearce
Seattle DRC

The early morning sun shines on a rolling green countryside dotted with small towns and farms, presenting a scene of quiet beauty. For Army recruiter SSG Cal Marschall, it's a familiar scene. Although it is not yet 8 a.m., Marschall is well on his way to his first appointment of the day, in which he will speak to students at a high school Careers Day.

Marschall works out of the Marysville, WA Recruiting

"This job will take you from the cities to small towns, farms, island communities and to the Canadian border

Station. Located about 35 miles north of Seattle, Marysville is one of the Seattle District DRC's two-man stations, and the site of the area headquarters.

This command includes cities, small towns, farm country and island communities, extending through six counties, from the city limits of Seattle to the Canadian border. Marschall will cover a lot of miles and talk to a lot of people. The first stop may be at the high school in a small town. Here Marschall will speak to students about job training opportunities in the Army.

Marschall is very much aware of his responsibilities. As he explains it, "I have to keep two main points in mind. The first is that the Army needs continuing input of high quality young people to maintain its commitments. The second point is that these youngsters are facing serious problems in acquiring job skills and experience so they can survive in a very competitive employment environment."

Marschall's job is a continuing effort to educate students, parents, guidance counselors and community leaders as to how the Army is structured and in the wide variety of opportunities it can offer. He often opens the discussion by inviting his audience to tell him what they know about the Army. Using their input, Marschall corrects false notions and expands on ideas that are offered, until he has presented a clear picture of what the Army really is. Many students are surprised at what they discover about the Army. Their questions are serious and detailed. Questions often reveal the student's lack of understanding about the Army and include such topics as over-

seas service, pay rates, personnel appearance standards, and opportunities for women in the Army. One young man said he heard that "You're on duty all the time and have to work 18 hours a day." Marschall explained that although technically you are available for duty at any time, the average work day, with some exceptions, is a regular eight hour period.

By the time Career Day is over, several students will have given their names and made arrangements for a more detailed personal interview.

Lunch is a quick bite at a fastfood stop and then it's a steady drive to another high school, which is 30 miles away. This stop is to talk to several students who have taken the ASVAB.

As soon as he walks on campus, Marschall is greeted by several students as an old friend. He knows them by their first names and has developed a cordial rapport with them.

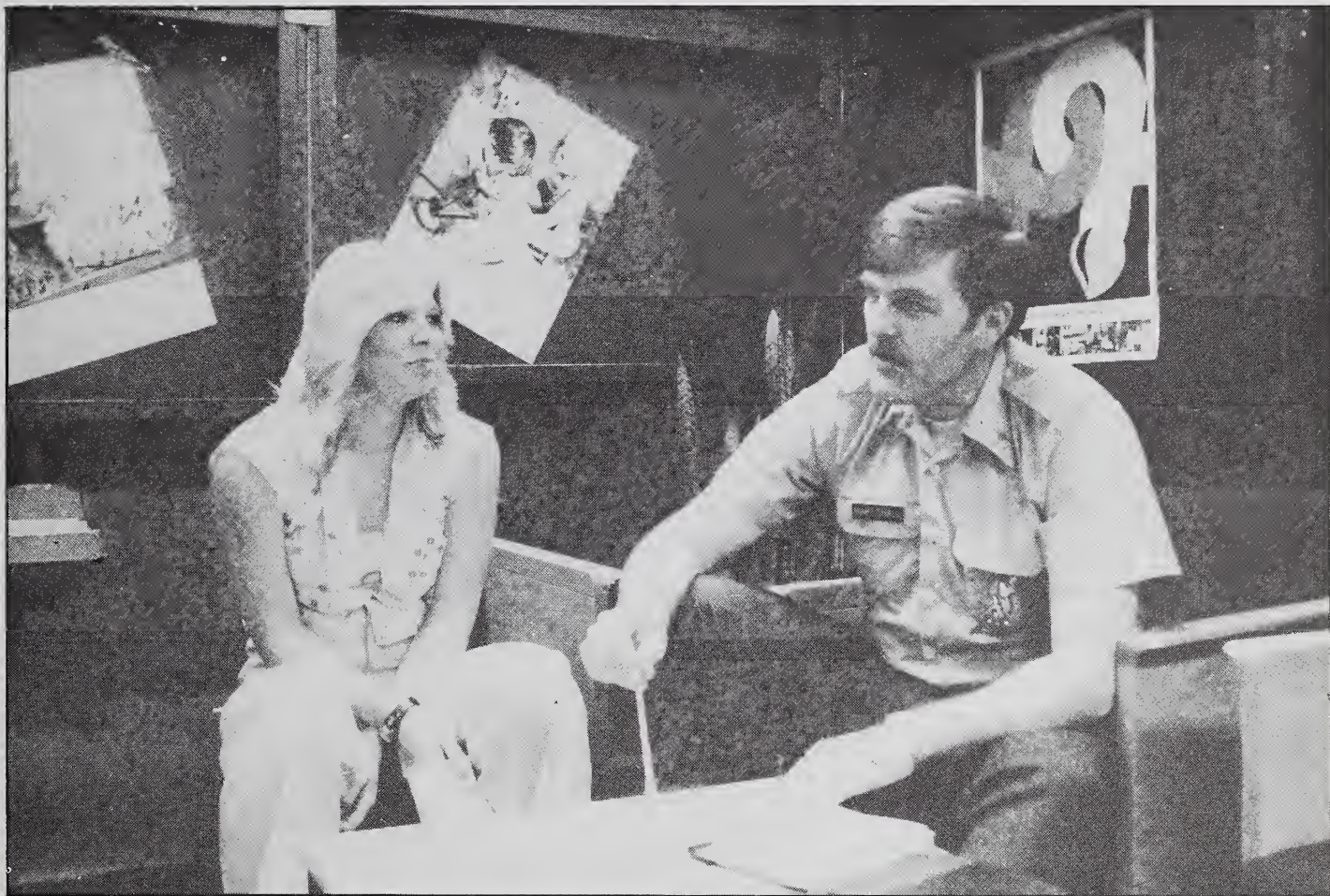
Marschall believes that "High pressure selling is often counter-productive in dealing with high school students.

"High pressure selling is often counter-productive in dealing with high school students. They are very impressionable and in many cases very unsure of what they should do next."

They are impressionable and in many cases, very unsure of what they should do next as regards the job situation."

At a high school, his first step is to talk to the senior guidance counselor to make him aware of his presence on the campus. After a short friendly discussion about the Army being allotted more campus space for promotional material he stops at the school administrative office to check the class records of the students who have asked to speak with him. Marschall emphasizes that cooperation and assistance from the high school administration is vital to success.

Marschall is given a room in the career center to use for interviews. He has with him the results of the ASVAB tests the students have taken. He matches the scores with the student's desires and available job openings. He spends considerable time conducting these interviews because this is where the preparation, ground work and



Staff Sergeant Cal Marshall discusses Army opportunities with a student at one of the high school career centers that he may visit during a day which may include travel from cities to small towns or island communities from Seattle to the Canadian border.

talking begin to produce results.

Late in the afternoon, Marshall leaves the campus

One student said that he heard that "the Army makes you work 18 hours everyday, and you're always on duty."

and drives into town. He heads for a local restaurant where students often gather after school. He is on excellent terms with the owner and it gives him a place to talk informally with the kids outside of the school

environment. The owner has several students working with her. She is a source of advice and assistance to a lot of the young people in the area. For Marshall, she acts as a center of influence, providing him with the opportunity to talk to some of the young people who are no longer on campus.

Now it's back to the recruiting office where he tackles the paper work and handles the phone messages. Finally, he heads for home, but, he isn't through yet. There'll be more phone work and arrangements for interviews, school events, testing and so on.

Tomorrow it will start again. Other high schools to visit, different people to see, more roads to travel. Marshall will tell you, "I sure don't do this for the money, it's because I believe there is an important job to be done."



A TWENTY-FOUR YEAR OLD administrative specialist is a "Miss Sam Houston" princess and as such represents the post throughout South Texas. **Specialist Five Wanda Harris** does a royal job of enhancing the Army's image with the public.



Traveling throughout south Texas and talking about the Army are two responsibilities of SP5 Wanda Harris, winner of the recent Miss Ft. Sam Houston contest.

The blonde-haired soldier, representing Southwest Region Recruiting Command, was recently chosen from among 15 contestants in a post-wide competition to represent Ft. Sam Houston in a year long reign. Her duties as a princess give her a unique opportunity to talk about the Army to hundreds of people during festivals, parade activities and fairs.

Her representation duties ranged from parades in small towns like Poteet to the tourist covered beaches of Corpus Christi. She has ridden in parades and attended banquets and fairs all over south Texas.

When asked what she likes most about being a princess, she replied, "The parades and meeting all of the people".

There's more to Harris' duties than sitting on a float,

waving at the crowd. "I've enjoyed every minute of being in the Army," she said adding, "The people are great and I've received good training."

The Alabama native joined the Army more than four years ago "to become independent." I've definitely gained independence," Harris said. She'd like to eventually make San Antonio her home.

This fall, Harris will be attending San Antonio College, continuing toward a bachelor's degree in law enforcement. "My long-range goal is to be a detective," she said.

Harris will probably be happy at whatever career she chooses: soldier, police officer, princess, because she likes people.

"You deal with all kinds of people in the Army," she said. "I've made many long-lasting friendships in just four years, people that I know I can call any time for help".

That positive attitude makes soldiers like Wanda Harris invaluable to the Army recruiting effort. (CPT Ron Scott, SWRRC)

ARMY RESERVE UNITS OF THE JACKSON DRC are profiting from the market analysis recommendations by **Captain Patrick Cheatham.**

These recommendations came from a survey of Reserve units in the Little Rock and Jackson DRCs.

Working with N.W. Ayer representatives, Cheatham was one of about 60 reservists who worked full time on the analysis.

"We tried to determine why citizens joined the Reserve and why they stayed in. We also got as much demographic data, (education, occupation, sex, age and marital status), as we could. With this information, we had a pretty good picture of each unit," he said.

Questions were also asked to determine what the enlistees liked most about the Reserve. "We found that the financial benefits such as retirement and drill pay were the most common reasons for participation, but patriotism and service to the country ran a very close second," Cheatham said.

The researchers collected data on how far each individual drove to duty and determined eligibility of the 19-21 year old male and female residents in the zip code areas. This was to find out if the population base could support the units.

As a result of the study, two detachments of the 95th Training Division are expected to be relocated. Other units are strengthening their programs to make better use of their forces.

According to Cheatham, two significant changes resulted from a combination of his studies of other DRCs.

"Before completion of the research, troop action plans did not go through the supporting DRC for comment and coordination. Currently, troop action plans are sent to the DRCs prior to implementation. Secondly, most Reserve units are now slated to be placed in major metropolitan areas," he concluded. (Jimmie Hatfield, Jackson DRC)

THE COMMANDER OF ARMY RECRUITING ACTIVITIES in the Albuquerque, NM area, **Captain William S. Vogel**, has been selected for an Olmsted Foundation Scholarship for two years of special study in Mexico.

Each year three officers with regular commissions from each service are given a grant by the George Olmsted Foundation to expand their total educational opportunities during two years of study in another country. The interest of the foundation extends beyond academic study. The scholar is expected to become familiar with the institutions, characteristics, customs and mores of the people of the country in which the university is located.

The West Point graduate left Albuquerque this month. He will study Spanish at the Defense Language Institute, Foreign Language Center, for about six months before starting his two years of study at the University of Mexico in Mexico City. He plans to study political science and economics.

Vogel, a native of Roswell, NM graduated from the US Military Academy at West Point in 1975 with a bachelors degree in engineering. He is a 1971 graduate of Roswell High School.

Vogel has been with the Albuquerque DRC for more than a year. He spent four years in Dexheim, Germany, serving as a platoon leader, assistant operations officer and company commander. Before coming to Albuquerque, he attended the engineer officers advanced course at Ft. Belvoir.

Vogel's wife **Wendy**, a native of Southport, CT will also be supported with a language training grant. Every effort is made by the Army and the Defense Language institute to allow a scholar's wife to undertake language training at a comparable civilian course of instruction or from a regularly scheduled tutor. The training will materially enrich her own and her husband's educational experiences while in Mexico.

US military leaders come into contact with citizens and military leaders of many nations, and relationships between nations require a unique consideration of many factors including political, economic and military, among others. The solutions of difficulties that arise between

nations require a knowledge and depth of understanding of the particular nations involved.

The Olmsted Program also provides for assistance in obtaining an advanced degree at the conclusion of the two-year study, if approved by the Scholar's service. This study can take place at any accredited university in the US approved by the Department of Defense for attendance by military officers immediately following the foreign study, or later if this is more convenient. (Berna Facio, Albuquerque DRC)

THE ARMY GREEN AND THE "FIGHTING IRISH" of the Minerva Central High School, Olmstedville, NY, were brought together by **Sergeant First Class Rick Gooley** of the Ticonderoga recruiting station, Albany DRC.

Located in the foothills of the Adirondack Mountains, the "Fighting Irish" varsity baseball team, at the request of **E. Westcott Mangine**, superintendent, was outfitted by Gooley in Army athletic socks, wrist bands and headbands.

"It sure was the talk around here," Gooley commented. "The guys on the team really thought that wearing Army items was a good idea. I'll see what results the other varsity teams have during the next school year when they wear the Army gear." (SSG Dennis Kramp, Albany DRC)



Specialist 4 Jose Aponte demonstrates the basics of camouflage protection to a volunteer high school student at Pedro Falu High School, Rio Grande, Puerto Rico. The demonstration was part of a five day visit to Puerto Rico by a five-man rappelling team from Ft. Bragg. Sponsored by the San Juan DRC, the team performed at 12 high schools for about 6,000 students. Recruiters reported that 1,035 people were interested in discussing Army opportunities. (San Juan DRC)



TWO NEW HAVEN DRC RECRUITERS SET the pace recently when they enlisted their sons into the Army Reserve and Active Army at the Springfield, CT AFEES.

Ken Christianson, retired Air Force Master Sergeant and now a civilian recruiter, enlisted his son **Frank** in the Army Reserve for a six-year tour as a motor transport operator.

Christianson is a graduate of Plainville High School in Connecticut and attended basic and advanced AIT at Ft. Dix.

When asked why he enlisted in the Army instead of another service, he said it was for the education benefits. He is expected to receive approximately \$4,000 per academic school year.

Sergeant First Class Raymond Racine, Hartford assistant area commander, enlisted his son **Kirt** also for training as a motor transport operator.

Racine is a graduate of Killingly High School and attended basic and AIT at Ft. Leonard Wood. He is to be assigned permanently to the First Infantry Division. (New Haven DRC)

"THE PURPOSE OF DEP PARTIES is to keep those personnel already in the DEP motivated to go in the Army as contracted and to build the DEP by convincing the guest to also enlist in the Army like their friends did," explained **SFC Carl Hoffmeister**, Louisville East recruiting station commander.

The Louisville East recruiting station had an innovative DEP party recently. Instead of meeting at the local pizza house, they held their DEP party at the 100th Training Division Army Reserve armory.

Hoffmeister coordinated with the 100th Division Aviation Section for a tour of the air section, complete with a briefing on both fixed-wing Army aircraft and helicopters. The students thoroughly enjoyed learning how aircraft operate.

"I was impressed with the actual size of the aircraft, especially the size of the blades," said DEP **Sally Stelly**. "I had imagined them (the blades) a lot smaller. I almost wish I had enlisted for aircraft mechanics rather than the medical field," she concluded.

Following the tour of the aircraft facility, the students toured the 100th Division headquarters during the division's regularly scheduled training assembly.

Hoffmeister arranged for pizzas and soft drinks to be delivered to the armory mess hall followed by the showing of the film "A Place To Be All You Can Be."

"Having a DEP party at the Reserve armory helps all

our recruiters. The kids can get a feel for the Army by seeing the reservists in uniform and seeing the equipment. They ask a lot of questions and really get remotivated," explained Hoffmeister.

"It helps sell both the Active Army and the Army Reserve. Some of these kids don't want to leave home or want to go on to college and they see the Reserve as a means of earning money for college or a car, while they serve in their community," he continued.

"I recommend at least one party a year at a Reserve Center and the "Be All You Can Be" film is a super way to conclude a DEP party. Those kids were really motivated after that," he concluded. (R.G. Falletti, Louisville DRC)

A NEW WEAPON has been added to the arsenal of crimefighters by a recruiter at the Los Angeles DRC.

Sergeant Robert Inscore Jr., who was assigned at the time to the LADRC's Glendale recruiting station, was cited by Glendale police and the Glendale Citizens for Law Enforcement for his actions in helping capture the suspect in the robbery of a Glendale bowling alley.



Partners in crimefighting, SGT Robert Inscore, Jr. and Officer William Gossy congratulate each other for the capture of a robbery suspect.

Inscore's contribution to the arsenal in the war against crime was an original use of that ordinary object, the bowling ball. He used one to counter-threaten the suspect with when the would-be robber tried to threaten him with a knife.

"It wasn't even my bowling ball," Inscore said. "I just happened to pick up the handiest one and started trailing the suspect."

According to Inscore, he trailed the suspect for several blocks while repeatedly the robber would turn and tell Inscore that he had a gun.

"I kept telling him to show it to me. He didn't and I don't know what I would have done if he had pulled a gun on me," Inscore said.

When a police car sped into the area, on its way to the bowling alley, Inscore flagged it down and pointed out the suspect.

Glendale police officer **William Gossy** and a detective wrestled the suspect to the ground and arrested him. More than \$200 was recovered in the incident. (Sam Russo, Los Angeles DRC)

WRESTLING IS A BASIC SPORT PITTING two men in battle against each other, one-on-one. The sport tests the combatants' strength, agility and stamina.

Staff Sergeant Floyd Winter, working at the Newburgh recruiting station, feels right at home on the wrestling mat. Winter, a 12-time All-Army and Department of Defense Inter-Service wrestling champion, has placed eight times in the National Amateur Athletic Union (AAU) Wrestling Tournament. He was chosen to coach the 1981 All-Army team and is a member of the National AAU Coaching Staff.

"I'm trying to promote Greco-Roman wrestling in the United States," Winter explained. "Greco is wrestling from the waist up and only about 400 people in the United States wrestle this style. Of those 400, only 100 wrestle it religiously."

Winter said Greco-Roman wrestling involves a lot more picking up and throwing the other wrestler than freestyle wrestling. A freestyle wrestler can take his man to the mat by pulling on his legs and wrestling below the waist.

Through promoting Greco-Roman wrestling, Winter introduced this style to last year's US Army, Europe, championships.

"All of the European countries wrestle Greco-Roman. Particularly the Eastern Bloc nations," Winter continued. "Americans usually wrestle freestyle but if they want to compete with the rest of the world, they'll have to learn Greco."

Winter has offered his wrestling talent to local high school coaches. He has shown area high school wrestlers the importance of staying in top physical condition, the



Staff Sergeant Floyd Winter offers his athletic tips to high school coaches and emphasizes the importance of staying in top physical condition to high school wrestlers.

importance of having good balance and the art of wrestling Greco-Roman. (SP5 Michael Roeger, Newburgh DRC)



Recruiter Aid

CHAMPUS coverage, restrictions outlined

Editor's note: This is the third in a series of articles on the Uniformed Services Health Benefits program. This article outlines the financial aspects of using the CHAMPUS program by the family members of active duty personnel. Check with your DRC Health Benefits advisor for the latest information on specific CHAMPUS questions.

Treatment on an inpatient or outpatient basis will determine the cost-sharing provisions that apply for using the CHAMPUS program. Generally CHAMPUS will share the cost of medically necessary services and supplies required in the diagnosis and treatment of medical, surgical, nervous, mental and chronic conditions, contagious diseases and maternity care.

CHAMPUS coverage includes but is not limited to: professional service, radiation therapy, diagnostic services; physical therapy, psychiatric services, drugs, if administered by a physician or procured from a pharmacy if a prescription is required for their issuance and insulin.

The coverage also includes professional ambulance service, when medically necessary; oxygen; artificial limbs and eyes; orthopedic braces (limited to leg, arm, back and neck braces); abortions; well baby care; family planning and adjunctive dental care, that is, dental care which is an integral part of the treatment of a medical condition (prior approval and written preauthorization is required).

Other services covered are rental of necessary durable medical equipment such as wheelchairs or hospital beds (before renting equipment, ask a service facility if it can be borrowed without cost); and institutional care (hospitals or authorized institutions other than hospitals. Care in skilled nursing facilities, residential treatment centers or other specialized treatment facilities must be preauthorized by CHAMPUS).

Excluded from CHAMPUS coverage are: care that is not medically necessary; care that is experimental in nature and has not been established as good medical practice; domiciliary or custodial care; glasses or eye examinations for correction of ordinary refractive error; preventive care; adjunctive dental care which has not been preauthorized and routine dental care.

Also excluded are hearing examinations except in connection with treatment of an otherwise covered injury or illness; physical examinations and immunizations not for diagnostic or treatment purposes (except physical examinations and immunizations for family members of active duty members who travel under orders outside the US as a result of the member's duty assignment); and

prosthetic devices (other than artificial limbs and eyes); hearing aids and orthopedic footwear.

To use the CHAMPUS program the beneficiary goes to a civilian physician, hospital, or other authorized provider of care; identifies himself as a CHAMPUS beneficiary with his ID card and obtains the authorized care. The beneficiary should check to see if the provider of care will participate in CHAMPUS.

Participation means that the provider of care will provide the authorized services, submit the CHAMPUS claim, charge the beneficiary only his cost-sharing portion of the total charges, and accept the amount received from CHAMPUS as payment in full.

Participation by providers of care is entirely voluntary. If the provider of care will not participate in the program, the beneficiary can either find another who will or use the nonparticipating provider with the understanding that the beneficiary will have to file his own claim and perhaps pay more than if he had used a participating provider.

CHAMPUS also has a program for the handicapped in which it shares the cost of rehabilitative services and supplies to help a seriously physically handicapped or mentally retarded person overcome or adjust to his condition. The beneficiary share of the cost or care is based on the pay grade of the active duty member ranging from \$25 for E-1 to \$250 for O-10. CHAMPUS then pays up to \$1,000 per month for authorized care. Any additional amount is the responsibility of the beneficiary.

Certain kinds of care received under CHAMPUS require written approval, called preauthorization, before CHAMPUS will share the costs of the care under its program.

This includes admission to any approved residential treatment center or approved specialized treatment center; cosmetic, plastic, or reconstructive surgery; dental care (medically necessary) or hospitalization related to dental care; all services and supplies under the Program for the Handicapped; and lease or purchase of durable medical equipment.

A request for preauthorization should be made at least 30 days before the medical service or supply is to be obtained and is good for 90 days from the date it is issued unless another period of time is specified.

Although an initial hospital stay does not require preauthorization, any stay anticipated to last over 30 days requires recertification by the attending physician and CHAMPUS approval. Check with a CHAMPUS advisor for further details. (USAREC QOL)

Oregon National Guard gives its members the jump on basic

Story by SP5 Dave McGraw
Photo by SFC David Waggoner
Oregon ARNG

The recruit training program has grown since it began six years ago, moving from a single unit armory to the Tigard Armory, and finally to Camp Withycombe, OR.

"We can now train all of the non-prior service enlistments in Oregon," said SFC David Waggoner, recruit training NCOIC.

The recruit training program prepares new Guard personnel for basic training and reduces the rate of trainee discharge from basic and advanced individual training. The trainee discharge program rate for people who attended the school is about 50 percent less than the National Guard average nationwide.

"We have an excellent staff here," said Waggoner, "And we have been able to take advantage of some very good schooling to improve our training skills."

Classes cover drill and ceremonies, military courtesy and customs, the M16, and plenty of time is given for any questions about the Guard, according to Waggoner. "We take all the time needed to help students with any problem areas, but if they goof off, they do pushups, just like in basic training."

"The best part of the school is the letters we get from students as they are going through regular basic training," said former senior drill instructor, SSG Paul Kraxberger. "It gives you a good feeling to see how much our students learn in the class here."

"The recruit training really helped me out in basic," wrote PVT Laurie Satterfield, attending basic at Ft.

Leonard Wood, MO. "The school is as close to boot camp as you can get, and I'm really glad I had the chance to attend."

"Having attended the recruit training camp really makes me feel good, and proud to be in the Guard," said PVT Kirt Cortez, Ft. Knox. "The training really means something to me now that I'm in basic, and I know how much it is helping me."

the program are way ahead of most of the others in basic. Keep up the high standards you've set for the program."

"We feel the recruit training program is a big help for the state's strength," said SSG Bill Linker, new senior drill instructor. "It's really great to be involved with the recruits starting in the National Guard, then see them later and find out how much they have moved up in their company."



As part of his pre-basic training, a new member of the Oregon National Guard, PVT Richard Owens learns how to assemble the M16 from SSG Paul Kratzberger during a recent Guard recruit training session.

"The recruit training program at Camp Withycombe really got me geared up and ready for basic training," accorded PVT Roy Hauserman, Ft. Dix. "I would like to commend you on your program. Those of us who went through

What is in the future for the recruit training school? "We may have some more positions open in all areas of the school soon," said Waggoner. "Anyone interested should contact me during one of our drills."



Diagnostic Test

OCTOBER 1981

1. A soldier's monthly contribution to the basic VEAP fund is taxed prior to the payroll deduction.

True _____ False _____

2. What portion of the monthly benefit received from the VEAP is considered taxable income?

- a. Soldier's contribution c. Educational Incentive
b. Government contribution d. None of the above

3. VEAP funds may be used for any continuing education program, including remedial, high school completion, or vo-tech training, which has been approved for payment of VA benefits.

True _____ False _____

4. The total dollar VEAP entitlement will be divided by the number of months of participation in the program or by 36, whichever is less, to determine the monthly rate at which the individual will be paid for full-time school attendance.

True _____ False _____

5. A soldier's personal contribution to VEAP, plus government's 2-for-1 match, is deposited by the government in the soldier's personal bank account.

True _____ False _____

6. A soldier taking approved off-duty courses may draw in-service tuition assistance for 75 percent of the tuition costs, and use his/her VEAP funds for the remaining 25 percent.

True _____ False _____

7. Enlistees who have neither a high school diploma nor a GED equivalency certificate may participate in the basic VEAP program.

True _____ False _____

8. The basic VEAP is available to which of the following:

- a. All DOD officers and enlisted soldiers now on active duty.
b. Army enlisted soldiers with an AFQT of 50 or higher.
c. All DOD officers and servicemembers entering active duty after 31 December 1976 who are not eligible for the GI Bill educational entitlements.
d. Both active duty and USAR servicemembers.

9. A soldier's participation in basic VEAP is limited to 36 months.

True _____ False _____

10. The soldier's monthly contribution to basic VEAP may range from \$25 to \$100 in increments divisible by 5. The maximum participation is limited to _____

- a. \$2,400 d. \$3,300
b. \$2,700 e. \$3,600
c. \$3,000

Note: The following questions pertain to basic VEAP with the additional bonus of \$8,000 for a two year enlistment and \$12,000 for a three or four year enlistment. The education bonus is commonly referred to as Ultra-VEAP.

11. An individual must participate in basic VEAP in order to receive the additional educational bonus.

True _____ False _____

12. To be eligible for VEAP with the additional educational bonus the enlistee must:

- a. Be a high school graduate only.
b. There is no difference in eligibility for the basic VEAP and VEAP with educational bonus.
c. Be a non-prior service high school diploma graduate, have an AFQT of 50 or higher, and select one of the Army's designated critical skills.
d. Be a high school graduate, AFQT of 50 or higher, and enlist for at least three years.

13. If an individual enlists in the Army for three years and enrolls in the VEAP, he/she must participate for the entire three year (36 mos) term of enlistment in order to receive any of the educational entitlements earned.

True _____ False _____

14. The educational bonus of \$8,000 for a two year enlistment, is paid in the following manner:

- a. In lump sum upon the successful completion of term of enlistment,

- b. Half of the \$8,000 is paid the first year and half upon completion of the second year of enlistment.
c. \$4,400 upon completion of the first year (12 mos) participation in VEAP and \$300 per month for each succeeding month of participation in VEAP.
d. \$5,000 is paid upon completion of the first year of enlistment and \$3,000 is paid upon completion of the second year of enlistment.

15. The educational bonus of \$12,000 for a three or four year enlistment is paid in the following manner:

- a. \$4,400 is paid upon completion of the first year of participation (12 mos) in VEAP and \$300 per month for each succeeding month of participation in VEAP.
b. Lump sum payment upon completion of a three or four year enlistment.
c. \$6,000 is paid upon completion of the first year and \$6,600 is paid upon completion of the term of enlistment.
d. \$4,800 is paid upon completion of the first year (12 mos) participation in VEAP and \$300 per month for each succeeding month.

Note: If an individual who is eligible for Ultra VEAP enlisted in the Army for two years and enrolled in the basic VEAP upon his/her active duty date, what would be the total educational offer if he had.

16. Continuous participation at \$50 per month for 24 months.

- a. \$11,600 c. \$8,000
b. \$3,600 d. \$15,200

17. Continuous participation of \$50 per month for 18 months.

- a. \$2,700 c. There is no way to determine the amount.
b. \$8,900 d. \$8,500

18. Continuous participation of \$30 per month for 24 months.

- a. Cannot participate at \$30 per month c. \$8,300
b. \$12,000 d. \$10,160

19. Referring to question 16 above, what would be the monthly entitlement a student would receive for full-time enrollment in an approved school following enlistment?

- a. \$633.33 per month c. \$333.33 per month
b. \$483.33 per month d. \$150.00 per month.

20. Referring to question 17 above, what would be the monthly entitlement a student would receive for full-time enrollment in an approved school following enlistment?

- a. There is no entitlement for 18 months participation in the program.
b. \$112.00 per month
c. \$494.44 per month
d. \$472.22 per month

21. If an individual who is eligible for Ultra-VEAP enlisted in the Army for three years and enrolled in the basic VEAP upon his active duty date, what would be his total education entitlement offer if he had:

A. Continuous participation at \$75 per month for 36 months.

- a. \$20,100 c. \$15,200
b. \$18,700 d. \$5,400

B. Continuous participation at \$75 per month for 27 months.

- a. \$ 2,025 c. \$18,350
b. \$15,100 d. \$15,375

C. Continuous participation at \$25 per month for 36 months.

- a. \$2,025 c. \$18,350
b. \$15,100 d. \$15,375

22. Referring to question 21 A above, what would be the monthly, entitlement a student would receive for full-time enrollment in an approved school following enlistment?

- a. \$519.44 c. \$558.33
b. \$422.22 d. \$150.00

23. Referring to question 21 B above, what would be the monthly entitlement a student would receive for full-time enrollment in an approved school following enlistment?

- a. \$56.25 per month c. \$427.08 per month
b. \$629.16 per month d. \$569.44 per month



Update

—No tuition for dependents, says Weinberger—

Commanders are being advised by DA of action to take if local education agencies charge soldiers tuition fees to educate their children, according to DA education officials.

Secretary of Defense Caspar W. Weinberger recently told servicemembers that he is determined that they will not have to pay tuition for public-school education of their dependents.

The secretary's message followed plans by some states to impose tuition fees on military dependents if the federal government drops its impact aid program to the states. The aid program provides federal funds to public school districts in CONUS to help defray the cost to states for educating federal dependents.

Major Army commands have been informed that every

attempt should be made to ensure that servicemembers do not receive tuition bills directly. If this cannot be avoided, installations should appoint a representative at the place where soldiers should send their tuition bills.

This arrangement also applies to local family members whose sponsors are serving overseas.

Unaccompanied servicemembers should notify their family members to forward public-school tuition to the education officer at the nearest army installation.

Federal legislators have been looking at the overall issue for some time. On June 24, the Senate Armed Services Committee began hearings on ways to assure continuation of free public education for military children. (ARNEWS)

—Trans-World extends fare into '82—

Trans-World Airlines (TWA), the pioneer of 50 percent furlough fares, has notified the Military Traffic Management Command (MTMC) that it will extend reserved seat discount fare through March 31st, 1982. The airline offers the reduced fare on all its domestic routes.

Restrictions on certain dates of travel have been imposed. The blackout dates are December 17, 18, 19, 23, 24, 27, 28, 30, 1981, and January 2, 3, 4, 5, 10, 1982. During the blackout periods, service members will be accepted on a

standby basis only at the cut-rate fare. At all times, reserved seats are provided for the discount fare.

The 50 percent reserved seat discount is available only to active duty Army, Navy, Air Force, Marine Corps and Coast Guard personnel on leave or pass traveling at their own expense and to personnel who have been discharged from active duty whose travel is completed within 7 days after date of discharge. (AFPS)



Diagnostic Test

Answers to September 1981 test

1. c. Area Commander - (USAREC Reg 601-63, Paragraph 8e)
2. d. Monthly - (USAREC Reg 350-7, Paragraph 26)
3. False - (USAREC Reg 350-7, Section IV, Paragraph 2-18d NOTE)
4. True - (USAREC Reg 350-7, Appendix F, Paragraph 1)
5. b. COL - USAREC Reg 350-7, Section IV, Paragraph 2-21i.
6. True - (Chapter 2, Section III, Paragraph 2-11b(1), USAREC Reg 350-7)
7. c. USAREC Regulation 600-15 - (Make It Happen #21)
8. False - Available nationwide through all Military services, both active and reserve. (VEAP programmed test, Page 36).
9. True - (USAREC Joint Message Form 31926Z Mar 81).
10. False - (AR 140-111, Paragraph 2-136(8)).
11. a. Station Commanders - Commissioned officers, Area Commanders, or DRC Staff personnel are authorized to make telephonic police records check on any type of offense. (AR 601-210, Table 4-1, Rule H, Paragraph 4).
12. True - (AR 601-210, Table 4-1, Note 4c).
13. d. ACM I-IIA, followed by ACM IIIB, followed by ACM IV - (Paragraph 2-32c(9), USAREC Regulation 350-7).
14. True - (USAREC Reg 350-4, Appendix D, Paragraph 3h)
15. True - (USAREC Reg 611-4, Paragraph 12)
16. d. Non high school graduate - (USAREC Reg 611-4, Paragraph 3b).
17. False - Enlistment in the DEP constitutes a legally bending agreement between the Army and the Reservist, the ultimate objective of which is the reservist's enlistment in the Regular Army (RA) - (USAREC Reg 601-50, Paragraph 3a)
18. b. 365 - (USAREC Reg 601-50, Paragraph 3b).
19. True - (USAREC Reg 601-75, Paragraph 1).
20. True - (USAREC Command Memo 5-81, dtd 10 Feb 81).

Roundout is a three-way effort to become one total Army

*Story and photos by
MAJ David R. Hazels
25th Infantry Division, PAO
& Gregg N. Hirata
Hawaii National Guard, PAO*

The Hawaiian Islands are tiny, isolated specks dotting the vast expanse of the Pacific Ocean.

Hawaii's ideal climate and geographical location qualify it as an exotic island paradise, the stuff a traveler's dreams are made of, replete with lush, green mountains and white, sandy beaches, all blending into the glassy, blue sea.

Yet Hawaii is more than a tourist's destination. Hawaii's geographic position has fostered its growth as a major center of East-West trade and communication.

More importantly, the islands serve as the major US military command center for the Asian Pacific region. This setting, in which various services military operations have been placed side by side, has provided an atmosphere of interdependence and cooperation between the branches of service.

This is especially evident in "Roundout," a program which blends the members of the US Army's 25th Infantry Division with the citizen-soldiers of the Hawaii Army National Guard's 29th Infantry Brigade and the Army Reserve.

Under this program, reserve component units, such as the Army National Guard and Army Reserve, would "round out," or fill voids in the active duty organizations upon federal activation. In this particular instance, the Army Reserve infantry unit would become a battalion of the 29th National Guard Brigade, and the 29th would then become the third brigade

of the 25th Infantry Division.

The relationship has three obvious benefits: (1) it strengthens the ties between the active and reserve units; (2) the 25th Division can tap an immediate reserve of manpower and resources upon mobilization; and (3) personnel of the National Guard and Army Reserve gain invaluable combat training and advice from their active duty counterparts.

Despite these merits, the roundout program is a relatively new development. Its roots can be traced back to April 1973, when the 25th Infantry Division reorganized, leaving it without an infantry brigade, a field artillery battalion, and several minor support units. The Army National Guard's 29th Infantry Brigade, consisting of two infantry and one artillery battalion, appeared to be the perfect solution to the shortage.

Cooperation between Active, Reserve, and National Guard units in Hawaii make training more realistic.

With that in mind, a meeting to discuss roundout was held in mid-1973 between LTG Robert R. Williams, deputy commander in chief of the US Army Pacific, and MG Valentine A. Siefermann, state adjutant general.

According to Siefermann, both agreed, at the time, that roundout would serve as a catalyst to bring together Army National Guard personnel and their counterparts in the 25th.

So it did. Only months later, the 25th Infantry and the Hawaii Army National Guard signed a memorandum of agreement establishing the roundout program.

Since its inception, the mutual benefits have been felt in all phases of operations, such as in strengthening combat readiness. For example, the Division shares its equipment and weapons with the roundout units. This aid is particularly helpful when the



Division receives new equipment before the reserve units. When this occurs, Division personnel instruct the reservists on the proper use of the new, and increasingly complex equipment. When reservists do finally receive their material, basic instruction has already been completed.

The Division has invited units of the National Guard to join out-of-state training and to accompany elements of the 25th to Alaska, Korea, Australia, New Zealand, and Germany.

However, the greatest impact of roundout has been on training. Since 1977, the Reserve Components' annual two-week training session has been under conditions resembling an actual mobilization, that is, all specified roundout units have been placed under command of the 25th Infantry Division. Active Army advisors work with the reserve members, providing aid, instruction, and assessing their strengths and weaknesses.

Each roundout unit at battalion level has an affiliated or "sister" unit in the 25th Infantry Division. Active duty battalion commanders work directly with Reserve or National Guard battalion commanders.

Major General Alexander M. Weyand, Division Commander, feels the affiliation program is crucial to the training cycle. "The Tropic Lightning Team works well because of well-trained soldiers being led by qualified, energetic, and experienced officers and NCOs. I find this to be a common thread in our Active, Reserve, and Guard units," noted Weyand.

This level of training is a major topic of discussion and planning at quarterly S-3 planning conferences and continual affiliation visits. After an affiliation visit, an after-action report is sent to the 25th Infantry Division's G-3 for review. This report indicates support rendered, type of training conducted, and any corrective action recommended.

Weyand works closely with the roundout units to evaluate their abilities and determine what type of training is needed. Weyand feels that a thorough knowledge of the units' ca-

pabilities is critical if they are to work and fight side by side. "I'm proud of the training success we've enjoyed with our roundout program. Well-trained, motivated, and professional soldiers reflect the essence of the roundout relationship here in the Pacific," he said.



Guardsmen and Reservists benefit from experienced active instructors.

Equally proud of roundout's success is Siefermann who was instrumental in the program's establishment. "It's a model for the rest of the states," he said, adding, "We have excellent relations with WESTCOM and the 25th Infantry Division."

With a wide grin on his face, Siefermann, an Air National Guard officer, noted that when roundout first began, "The Army officers never thought that a blue-suiter could think like a green-suiter. In fact, we've carried roundout even further than we intended."

"Other states don't know how to use

the regular Army system. We can't do without it. Going back to the old system (of separate operations) would be regressing, losing the camaraderie we've developed," said Siefermann.

He is firm in his belief that the program must not be compromised or weakened. "Hawaii was the first to pick up the ball and probably only in Hawaii does such a close relationship between the two organizations exist," said Siefermann.

His comments were seconded by BG Walter J. Tagawa, commander of the Army Reserve in Hawaii. "Since the inception of the roundout program, I can say without reservation that it has set a new dimension for the Reserve Component because, obviously, when you work side by side with professional soldiers, you can't help but work yourself up to that standard," said Tagawa.

The Division is in daily contact with their roundout units, just as if they were on active duty at Schofield Barracks, 25th Division headquarters. In addition, the decision as to when annual training will take place is left to the discretion of the two units. As one Army Reservist noted, the Division has always maintained a very positive position in regard to annual training and they want their roundout units to train in proximity to the rest of the Division. The end result is improvement in operational procedures and the interface between the Division and these units.

The close working relationships fostered by roundout have blossomed into social relationships as well. Guard and Reserve commanders are invited to social activities sponsored by the Army, with all agreeing as to the importance of these off-duty ties.

Is there a key to the obvious success and acceptance of roundout?

As mentioned previously, geography is one important advantage. The 7th Infantry Division at Ft. Ord has a similar roundout relationship, but with Reserve units across the state line in Oregon.

In Hawaii, even though some of the roundout units are on the other islands,

Roundout a three-way effort for one Army



Participation in training exercises by the active Army with the Reserve and Army Guard units in Hawaii has improved their readiness and training.

the proximity to Division headquarters at Schofield keeps travel time and costs minimal. Most of the units and headquarters are located on Oahu, and weekend and annual training can be easily conducted at Schofield.

However, it is the human element that is the essence of roundout. Teamwork is crucial. COL Paul K. Nakamura, Army National Guard chief of staff, likens the program to a basketball team. "The roundout program is like a basketball team. We can't train the Reserve and National Guard with one coach and later on say the true coach is going to be the 25th Infantry Division. If the team is going to be guided by one coach, then that coach had better have something to do with the training."

Neither is roundout hampered by a National Guard jealously guarding its territorial prerogatives.

Noted Siefermann, "I don't believe any other National Guard has this type of relationship with the main units like we have with the Division. The problem in the past was state's rights. We drafted a memorandum of agreement and have proven that this relationship makes the one-Army concept function."

Thanks to this agreement, the 25th Infantry Division goes directly to the National Guard instead of the state

government if it needs anything.

"The good thing about our roundout program," said COL Earl N. Thompson, commander of the Army Guard's Headquarters Installation Command, "is that you don't have to use the state's chain of command; you can go directly to the source. This gets things done a lot quicker."

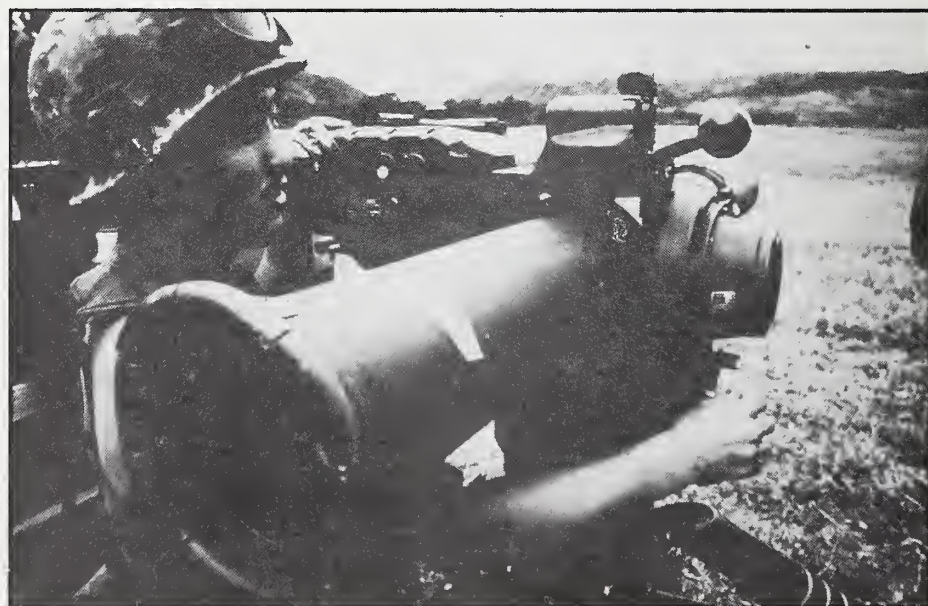
Despite the success of roundout in Hawaii, the reserve units are faced with a few problems, the same ones facing similar units throughout the

nation. Manpower, limited training hours, and lack of enlistment and retention incentives curtail their state of readiness.

Siefermann feels that the National Guard is on a "feathered edge." Said Siefermann, "We have a good hard core but our arms are low. We have good NCOs and capable officers. We provide good capability for Uncle Sam to build upon."

"Our biggest problem is combat arms. Young people want to take up a skill

Guardsmen and Reservists train with new weapons long before stateside units through roundout's cooperation.



in the Guard so they don't want to go into the infantry," he said. Recruitment and retention incentives are being examined to solve the problem.

For Reserve commander Tagawa, time is a big advantage. Reserve units are called upon to accomplish a 365-day task in 38 days of training a year, he noted.

Tagawa said that it's a challenge in terms of management and execution because, as a general rule for units like the 29th Infantry Brigade, meetings are held only one weekend per month. Yet, during that weekend they are not only expected to train and perform their mission up to a reasonable standard, but must also maintain equipment to the same standard, without compromise.

Reserve Component units are sometimes kept outside the mainstream of Army communication channels. For example, regulations and current policies are the glue that bind standards of training and maintenance in the relationship. Normal active Army distribution channels do not include the roundout units. However, the Division has implemented a special distribution code which ensures that the roundout units receive current regulations and changes in current Division SOPs. This special distribution flow also included annual training results and any contingency plans that include the 29th Brigade.

In spite of these problems, roundout is alive and well. The benefits accrued by this relationship are best described by COL Emory Bush, Director of Reserve Affairs for the US Army Western Command: "To my knowledge, there's not another active Army unit in the structure that has the total Army involved as the 25th Infantry Division," said Bush.

According to Bush, the roundout relationship has accrued many benefits for the reserve units while improving the readiness of the Division as a whole.

"I've seen the 25th Infantry Division take a much more active interest in the training, management, and training

objectives of the roundout units.

"They are getting involved in the early planning of annual training as well as the rest of the unit training program, and I think it's very healthy. It's not like in the old days when, if we mobilized, the reserves would follow on to the combat areas a year or so later.

"The policy is that they would deploy right along with the active Army so they have a real-world mission. And, the Army has given them a lot more resources with which to prepare for, and accomplish this mission. Their role is the key to national defense and to the successful execution of our contingency plans, and it's incumbent

more effectively integrate them into the total Army concept.

"I think that's the way to go if we're going to continue to maintain a vital force worldwide. There is a great deal of dependence on the Reserve and National Guard force at the highest level, particularly in a combat service support role," said Mitchell.

Roundout is setting an example for other units throughout the nation. This relationship, coupled with an eagerness to work together, learn together, and fight together, makes this program unique. With concern and dedication firmly implanted in the spirit of the Army, National Guard, and Army Reserve, the total-Army concept will



Roundout has not only brought together units of the three elements of the Army, but also the soldiers. It has provided proof of the "One Army" concept.

upon all of us involved to do everything we can to assist them in preparing for this mobilization contingency mission," said Bush.

And what of the future of roundout? According to MAJ Ed Mitchell, advisor to the Army Reserve's 100th Battalion, 442nd Infantry, "I think roundout units are going to play a more important role in the years to come. We are seeing emphasis being placed on the Reserve and National Guard from the active Army side to

certainly become a reality.

A roundout program has intangible benefits as well, the most important being, the firm establishment of ties between the members of three organizations. These ties, borne of Hawaii's geographic isolation and physical proximity of its military units, have created friendships, camaraderie, and a spirit of cooperation. Roundout has proven to be a success, bringing not only the organizations together but the people as well.

Credit costs can confuse confound



by Doug Jenkins
USAREC Legal Counsel

Today people use credit with increasing frequency, and credit transactions arise in a variety of situations. There are two principal ways people use credit. Credit may take the form of a loan whereby a person borrows money and agrees to pay it back at a later date.

Credit may also be given by allowing a person to receive merchandise immediately and to pay for it later. The person who receives a loan or merchandise becomes

a "debtor" who owes money to the person who gave the loan or merchandise, the "creditor."

Using credit often involves several different costs and many of these costs are difficult to detect. This article takes a look at the two main kinds of credit: Closed-end and Open-end credit.

Closed-end credit involves borrowing a fixed amount of money and paying it back according to specific terms. Closed-end credit is normally used in making major purchases or loans.

A lender or creditor who extends closed-end credit sometimes requires security from the borrower or debtor, in the form of some type of property pledged by the debtor to the creditor to insure repayment of the debt. If the debt isn't paid off according to the schedule, the creditor is allowed to take the item pledged as security.

When a bank, for example, lends \$3,000 to someone, the bank may ask the borrower to pledge his car as security. If, for some reason, the borrower is unable to pay back the money, the bank can take the car. When a debtor buys an item on credit, often the very item bought on credit is pledged as security to insure repayment.

A closed-end creditor wants to make a profit not only from the merchandise he sells but from the interest he charges. A debtor must make interest payments to the creditor to pay for the privilege of receiving credit. Interest on a debt grows larger the longer the debt is owed.

A debt that is quickly paid off will normally have very little in interest charges. For this reason, a debt that is paid off early can actually be unattractive to a creditor, and the creditor may charge a penalty for paying off a debt ahead of schedule.

Closed-end credit may involve expenses in addition to interest, security, and penalties. Sometimes a creditor will charge a fee for extra expenses, such as carrying charges or a credit investigation. Be aware of any extra expenses involved, for they can quickly add up.

Two payment plans are available under closed-end credit. A borrower may repay his debt using an installment contract or by using a note. An installment contract requires making regular payments over a fixed period of time. Some lenders provide a coupon book with installment contracts. Each payment by the borrower is accompanied by a coupon reflecting the amount paid. The coupon book, as a whole, represents the total cost of repayment.

Using a note is an alternative to using an installment contract. When a borrower signs a note, he normally

and cause concern

agrees to repay the credit and the interest in one lump sum at a fixed date in the future.

A cautionary note on closed-end credit: because penalties often are required for early or late repayment, it is important for you to carefully review the terms of your credit agreement before you try to change your repayment schedule.

Open-end, or revolving credit, is a continuing offer of credit from a lender (creditor) to a borrower (debtor). Open-end credit usually has a ceiling or upper limit to the amount of credit which a debtor may use. Typical sources of revolving credit are retail store charge accounts or bank credit cards.

Credit cards are used to buy items or to borrow money. When a credit card is used to purchase an item, the seller or creditor normally will not charge any interest on the sale if the entire purchase price is paid back during the billing period when the item was bought. Stores, banks and other creditors usually send out one bill or one notice of money owed to them each billing period. A billing period is typically one month. If the entire purchase price isn't paid off within the billing period in which an item is bought, interest will be charged.

Many open-end credit accounts can be used to borrow money by obtaining cash advances. A cash advance is a lump sum payment which is to be paid back, along with any interest charges, in the future.

If a debtor receives a cash advance using a credit card, interest is charged on the cash advance even if the debt is repaid during the same billing period. Some creditors charge a higher rate of interest during the first month of repayment of a cash advance than in later months. It is not uncommon for bank cards to charge 2 percent interest per month for the first month of a cash advance debt, and to charge 1.5 percent per month for following months.

The interest rates charged for cash advances sometimes are smaller than the interest rates charged for merchandise purchases. If money is owed for both a cash advance and a purchase, any money paid by the borrower to the creditor will be used first to repay the cash advance. The following example illustrates what happens when only part of a combined debt is paid back:

- (1) Mr. X has a credit card which allows him to get cash advances and to buy merchandise. The interest charged to Mr. X for cash advances is 1 percent per month. The interest charged for repayment of purchases (when they are not paid back during the billing period in which they are bought) is 2 percent per month.
- (2) Mr. X uses his credit card to get a \$100 cash advance.

The same day he uses his card to buy a \$200 television set. Mr. X now owes \$300 to the creditor, the credit card company.

- (3) If Mr. X repays \$100 the creditor will use the money to cancel the \$100 cash advance debt. The \$200 debt for the television remains unpaid. The creditor would rather have the purchase debt last longer than the cash advance debt because he makes 2 percent interest on the purchase debt and only 1 percent on the cash advance debt.

The lesson to be learned is that if you owe lenders money for credit used at two different interest rates, the money you pay the creditor will be applied first against the credit having the lower interest rate and the creditor will make more money at your expense.

The cost of interest for open-end credit is not computed the same way by all creditors. Three different ways of determining interest are commonly used. The least expensive method for the borrower is the "unpaid balance" method. Under this method, interest is only computed on the amount of the unpaid debt remaining at the end of a billing period (usually about 30 days).

Repayment made at any time during the billing period will reduce the amount of interest. The most expensive method for calculating interest from the borrowers standpoint is the previous balance method. Under this system, interest is charged on the amount of unpaid debt remaining at the end of the previous billing period. Payments made during any part of the current billing period will not reduce the interest cost of the billing period.

The third system of figuring interest cost is the "average daily balance" system. Here, the debt during each day of the billing period is added and the total is then divided by the number of days in the billing period (usually 30). Interest is then calculated for the average daily balance of the debt. Under this system the longer a debtor waits to pay a debt back, the higher the average daily balance will be, and therefore the higher the interest charge will be.

Interest is always charged for the amount of credit used and for any prior interest charges that haven't been paid. This means that if Mr. X owes \$100 in debt and \$10 in interest, if Mr. X does not pay any of this back, the next billing period Mr. X will owe \$110 plus interest on \$110, not just interest on the original \$100 borrowed.

Finally, using open-end credit in the form of credit cards creates responsibility for the debtor. If the card is lost or stolen and used in an unauthorized way, the owner of the card may be liable for up to \$50 of unauthorized purchases with the credit card.





**Story and photos by
SP4 Joseph McGauley
Schofield Barracks, PAO**

The Qantas airliner, filled with American soldiers, started to make its descent through a thick cloud cover over Sydney, Australia. As the plane broke through the clouds the soldiers were treated to a spectacular view of Sydney Harbor, one of the most beautiful and deep harbors in the world.

Soon the soldiers, from the 25th Infantry Division, Schofield Barracks, were on the ground in Australia and ready to experience life "down under." They were in Sydney to train with the Australian Army, and at the same time get a taste of the easy-going, "no worries, mate" way of life in Australia.

These soldiers were just some of the many US service personnel who visit "down under" each year. Australia and New Zealand are referred to as "down under" because they are located below the equator in the southern hemisphere.

For most Americans, a trip to Australia or New Zealand would be too expensive. But for US servicemen and women stationed in the Western US, Hawaii or the Orient, a trip there is very easy.

Each year the US military services send groups to participate in joint training exercises with the Australians and New Zealanders.

You don't have to be involved in a training exercise to visit "down under;" you can go with your family or friends. All it takes is a 30-day leave. (enough time to see the country, and to get to know it's people), a Military Air Com-

mand (MAC) flight (you can't go wrong for only ten dollars), and the spirit of adventure.

MAC flights frequently leave Hickam Air Force Base in Honolulu for Richman Field just outside of Sydney, and Harewood Air Force Base in Christ Church, on the South Island of New Zealand.

To get on a MAC flight in Hawaii just call the Hickam MAC terminal and put your name on the waiting list for a flight to Australia or New Zealand. When your name comes up, board the plane and about 12 hours later you will be in Sydney enjoying a delicious seafood dinner and a "tin" of one of the local brews.

While in Australia there is much to

do and see. Their seasons are the opposite of ours, so leaving in July means skiing in the Blue Mountains, a two-hour drive from Sydney; and leaving in January means getting a sun tan at one of Australia's famous beaches like Bondi, near Sydney.

In Sydney, you may visit some of the city's many historical spots. The "Rocks" district, on Sydney Harbor, offers walking tours which will provide a glimpse of what life was like for the early settlers of Australia. "Rocks" was the name of the prison where convicts from England were kept. Many of these same convicts later became Australia's founding fathers.

Another spot worth seeing in Sydney is the world famous Sydney Opera

The Sydney Opera House, located on beautiful Sydney Harbor, is the focal point of the performing arts in Australia. The building's design represents an outline of many sails seen during a boat race.



Boomers and the Outback lot to see 'down under'

House. The Opera House, noted for its sail-like roofs, is the scene for plays, movies, operas, orchestra music, rock concerts and many other events for the people and visitors to Australia. There is always something going on at the Sydney Opera House.

The prices in Australia are somewhat lower than those in the US. Five dollars will buy a good dinner and fifteen dollars will get you a hotel room with breakfast included. The Australians are blessed with a high standard of living. Australia is the world's leading supplier of wool and sheep. Many Australians are employed on the large sheep stations which cover vast tracts of land throughout Australia. There are over 155 million sheep in Australia, about 11 times as many sheep as people.

The Australians are a sporting people. On weekends, Australians visit the beaches to swim, surf, sail and sunbathe, and the mountains to ski and climb. Tennis, cricket, soccer and Australian rules football (a version of rugby) are very popular.

For US servicemembers a visit "down under" is a once-in-a-lifetime experience. Americans there get a chance to experience a slow, easy-going life-style that is fast disappearing in the States. If the pace is slow in Australia, it's even slower in New Zealand.

New Zealand's beautiful countryside provides excellent grazing land for the nation's millions of sheep. The country ranks as one of the world's leading producers of lamb, mutton and wool. The country is filled with


snow-capped mountains, green lowlands, sandy beaches, lakes, fields and waterfalls.

New Zealand is a sporting paradise with excellent fishing, hunting, snow skiing, sailing, waterskiing, surfing and hiking. No trip to New Zealand would be complete without a trout fishing expedition in the Rotorua area on the North Island. In this part of the world 15-pound rainbow trout is not uncommon.

While in New Zealand you may visit the majestic Southern Alps on the South Island. Excellent snow skiing is offered from May through Dec-

ember and is inexpensively priced, about \$14 for an all-day lift pass, skis, boots and poles.

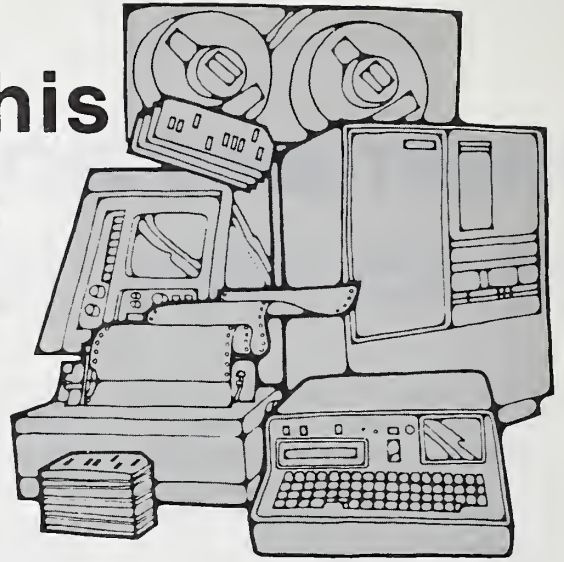
A trip "down under" can be a reality. While most people in the states rarely get a chance to get out of their own state; service members can visit the other side of the world.

When thinking of joining the Army or reenlisting, keep in mind the advantages and opportunities you will have to travel. A trip to Australia or New Zealand can be one of the most enjoyable trips of your whole time in the Army or perhaps of your life. 

Relaxing in a local park is a near necessity when in New Zealand. Visitors can go from a tropical scenery to mountain vistas in less than two hours.



Sergeant Dave and his electronic assistant



*by Berna Facio
Albuquerque DRC*

One of the most common problems field recruiters face is having enough time to do all the things that need doing.

Staff Sergeant (P) David Whiteside, recruiter at a one-man station in Carlsbad, NM, thinks he has the answer to this problem in a computer system he has been using for a year and a half.

"Since I've been using the computer," Whiteside said, "I've cut down on a great deal of paperwork which gives me more time for closer personal contact with DEPs and with the high schools."

The TRS-80 computer which cost Whiteside \$3,200 has a 32K memory with two disk drives, a line printer, and a video display. It also has a telephone interface for sending or receiving over phone lines.

"The main function of the computer is job selection," Whiteside said. He puts the test scores into the computer, and the computer gives him a list of jobs for which the person qualifies.

Whiteside keeps the senior lead re-

finement list in the computer and updates it weekly. This makes it possible to send out individual senior follow-up letters with the computer typing both letters and mailing labels.

The Recruiting Station Management System forms are in the memory bank, kept updated and this expedites his monthly and annual reports.

Whiteside's DEPs are also computer-assistance managed. He sends out letters to DEPs about DEP parties and other information. There is also a DEP work schedule in the computer, and at the beginning of the month, each DEP gets a letter giving him the dates he is asked to work at the recruiting station. All the enthusiasm and efficiency are contagious because almost all of them show up for "duty" when asked.

Whiteside's computer also keeps a logical eye on his REACT system by keeping suspense dates and watching for duplicates by checking names and addresses.


A couple of things that Whiteside has tried have proved to be unprofitable. He tried cataloguing the criss-cross directory and programming the high school junior list, but he decided

it wasn't feasible and dropped it.

Working with the computer is not all work and no play. It has been a real asset for some clubs Whiteside belongs to, like The Shrine, the Lions Club and the Masonic Lodge. He has automated their mailings, and it has helped him to cultivate many centers of influence.

Whiteside has 117 percent of his mission year-to-date. He attributes his success to the computer allowing him to make better use of his time. He doesn't have to wait until an applicant goes to El Paso AFEES to find out what he qualifies for. He is able to find that out right at his station by using the computer. He says anybody could learn to use this computer and become a more successful recruiter.

One pay-off already — Whiteside has been promoted to PDNCO of the Lubbock recruiting area and has made the E-7 promotion list.

He says he has already developed plans for keeping track of production, helping recruiters keep track of their mission box, and to keep track of all DEPs in the zone. It's only logical when you have a funny-looking TV typewriter with such a memory. 

CMF 63: Mechanical Maintenance

by Lew Parson
PAO, Ordnance Center &
School, Aberdeen PG

Bring. . .ring. . .

"Hello. Ace Automotive, can I help you?"

PFC Rogers here. Listen, I've got a busted track on my M1 tank, can you tow it in and take a look at it?"

"Lemme see now. . .I've got an armored personnel carrier at 10, two malfunctioning machine guns and a laser rangefinder ahead of you. Howz

about tomorrow?"

"Naw, I gotta night assault at dusk! What am I gonna do?"

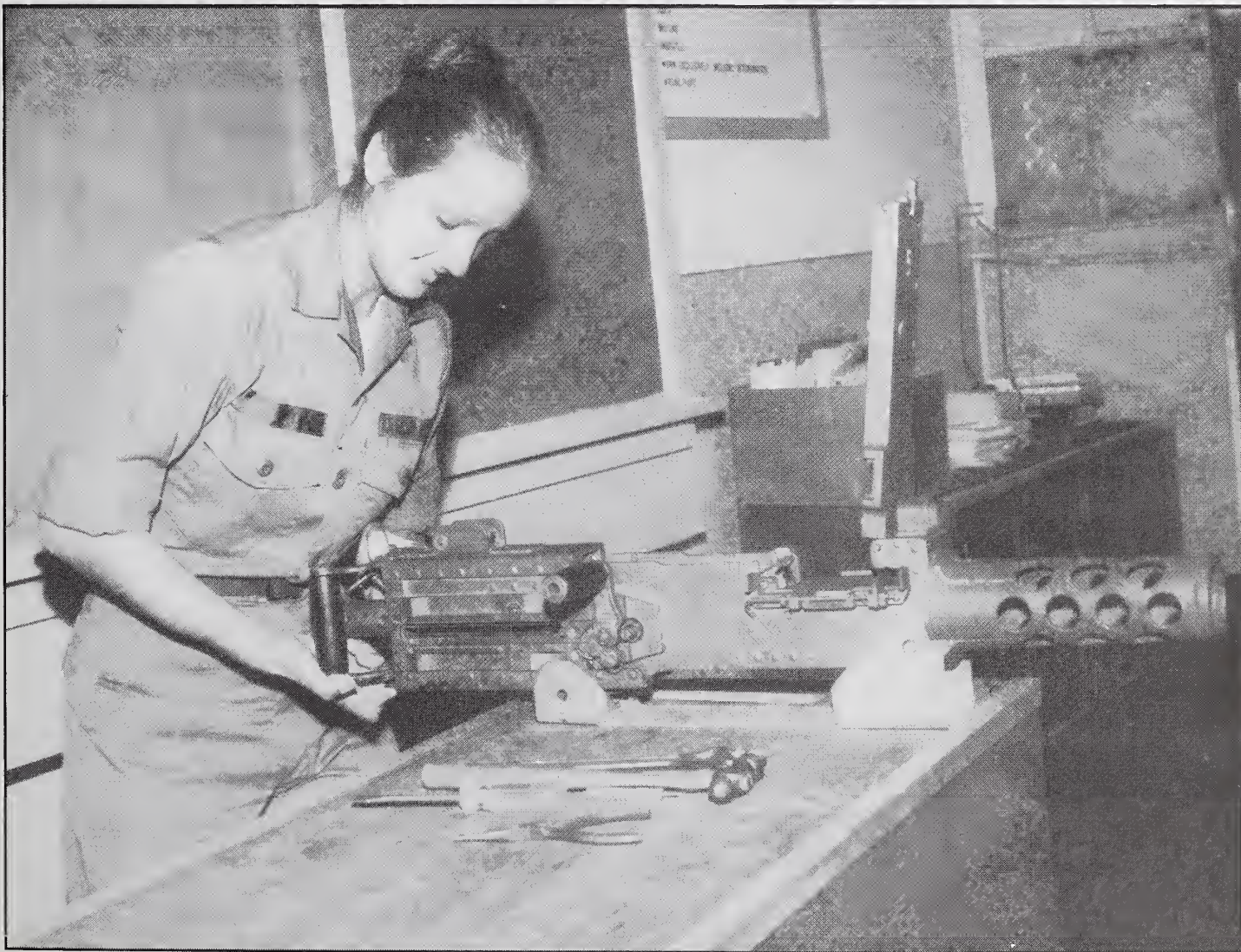
"Why don't you try Speedy's Tank-Auto over on 57th; they've got a special going on tracks this week."

Sound like any way to run an Army? Of course not. The Army doesn't have the luxury of waiting for a reservation before repairs can be made. Response to damaged or malfunctioning gear must be immediate, at the scene if possible, since the war can't be put on

"hold" while combat vehicles are being repaired.

No matter what commercial garage is running a special or bargain this week, it takes special training and special people to maintain the vast array of vehicles, weapons and equipment in the Army inventory. It's the men and women who belong to Career Management Field 63 (CMF 63), mechanical maintenance, who keep much of the Army's equipment in top operating condition.

PVT Theresa M. Toth studies small arms repair, MOS 45B, a part of Career Management Field 63. Toth is assembling a 50-caliber machine gun.



CMF 63: Mechanical Maintenance

Nearly 60,000 of the Army's active duty soldiers have a military occupational specialty (MOS) that comes under CMF 63. CMF 63 covers a wide range of specialties, from small arms repair to welding, tank turret specialists to wheeled vehicle mechanics, artillery repairers to machinists.

Soldiers learn these skills at the Ordnance Center and School, located at Aberdeen Proving Ground. More than 12,000 students pass through the school each year, with about 2,600 in attendance at any given time.

The mission of the school, simply stated, is to train officer and enlisted personnel to manage or perform maintenance on all types of mechanical equipment, whether it be ordnance, chemical, engineer, quartermaster or signal. Reservist and National Guard personnel also train there.

"Hands on" is the name of the game at the Ordnance School. Students are provided with the actual items they need to learn their trades, whether it is a pistol or one of the Army's new M1 "supertanks." The most modern training aids are used, including troubleshooting simulators, closed circuit television and scaled-up, operating models of equipment and weapons. Most OC&S instructors have experience in the field, as well, which gives students a broad base of knowledge to draw from.

Services provided by soldiers in CMF 63 are invaluable to the Army. While infantry soldiers are normally found in infantry units, artillery soldiers in artillery units, and so on, CMF 63 soldiers are assigned to just about every type of unit around the world. Every soldier, regardless of his or her MOS, will at some time use equipment maintained by the soldiers in CMF 63. The basic individual weapon in the Army, the M16 rifle, is repaired by soldiers in CMF 63. Their performance impacts on mission and

readiness throughout the Army.

The new equipment entering the Army inventory is more sophisticated than in the past. Along with the more sophisticated equipment, the Army is developing easier-to-use test and diagnostic equipment and technical manuals. In many cases the new equipment, because of its design, is easier to repair than the old equipment.


Graduates of OC&S leave with the basic skills and knowledge necessary to perform in a field unit, but for soldiers in CMF 63 the learning process continues to the day the soldier leaves the Army.

Many mechanical maintenance soldiers enroll in the Army Apprenticeship Program (AAP). In conjunction with the Department of Labor, AAP certifies that an individual is

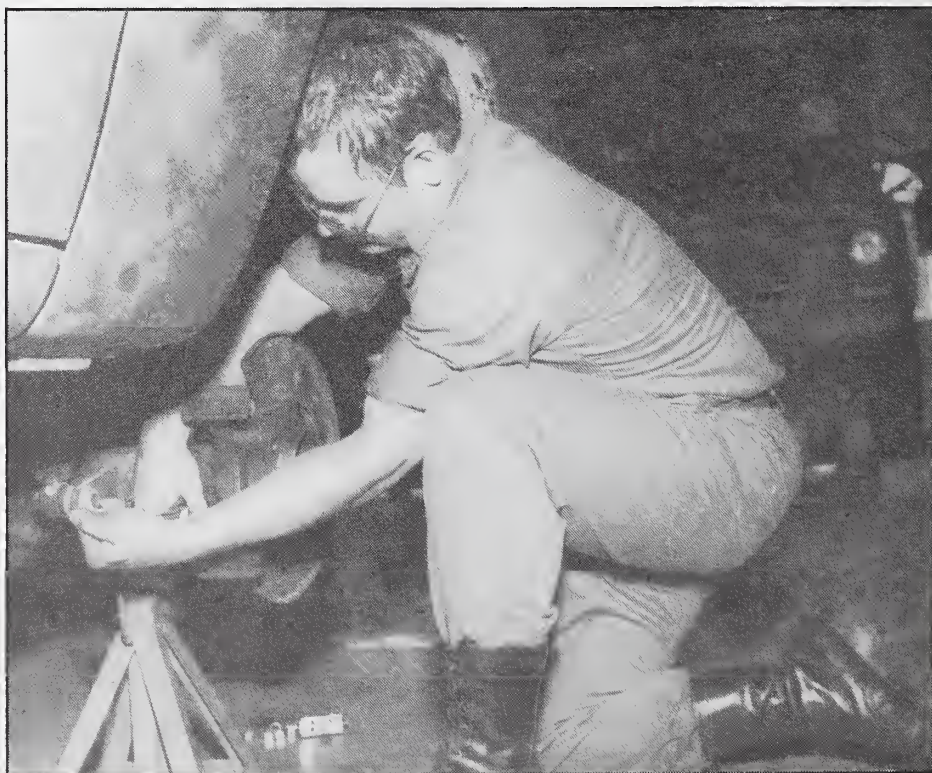
capable of performing job tasks within a particular trade and is given documentation to certify that he or she has reached the journeyman level. Accreditation under the program can be extremely valuable when entering the civilian job market.

The sight of women throughout the mechanical maintenance field hardly warrants a second glance anymore, although the majority of CMF 63 skills are traditionally male-oriented.

Females operate tank recovery vehicles (armored vehicles that weigh in at around 60 tons) on a day-to-day basis. It's one of the hardest jobs in the Army and they're doing very well at it.

A young person looking for training in mechanical skills can find it, and will have the chance to use it anywhere in the world, in the Army's Career Management Field 63. 

PVT Bobby D. Rogers repairs the front end linkage on an M880 four-wheel-drive truck. Rogers is training to become a wheeled vehicle repairer, MOS 63W, part of Career Management Field 63.





Sgt. Gregory J. McCrimmon, an instructor in the 44E, Machinist Course, demonstrates the operation of the large surface grinder. MOS 44E is one of the specialties in Career Management Field 63.

63 CMF Mechanical Maintenance

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